

**THE 2019 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS  
CREDIT UNIONS  
SAVINGS INSTITUTIONS  
TRUST COMPANIES**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2019**



**BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA**

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**STATE CORPORATION COMMISSION**

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JUDITH WILLIAMS JAGDMANN, Chairman

MARK C. CHRISTIE

PATRICIA L. WEST

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2019

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the 2019 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

## **BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

### **ADMINISTRATION & LICENSING**

DUSTIN R. PHYSIOC  
Deputy Commissioner

### **DEPOSITORY SUPERVISION**

ROBERT W. HUGHES  
Deputy Commissioner

### **NON-DEPOSITORY SUPERVISION**

SUSAN E. HANCOCK  
Deputy Commissioner

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**OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION  
HAS ADMINISTERED THE BANKING LAWS**

*Chief Examiner of Banks*

C. C. BARKSDALE, June 15, 1910 to February 15, 1919  
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919  
J. H. PINNER, March 10, 1919 to April 30, 1919  
F. B. RICHARDSON, May 1, 1919 to July 31, 1923  
M. E. BRISTOW, August 1, 1923 to July 14, 1927

*Chief Deputy to the Commissioner of Insurance and Banking*

M. E. BRISTOW, July 15, 1927 to January 15, 1930

*Commissioner of Insurance and Banking*

M. E. BRISTOW, January 16, 1930 to June 20, 1938

*Commissioner of Banking*

M. E. BRISTOW, June 21, 1938 to January 31, 1939  
MILTON R. MORGAN, February 1, 1939 to January 15, 1951  
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965  
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973  
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974  
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975  
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

*Commissioner of Financial Institutions*

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997  
E. J. FACE, JR., July 1, 1997 to Date

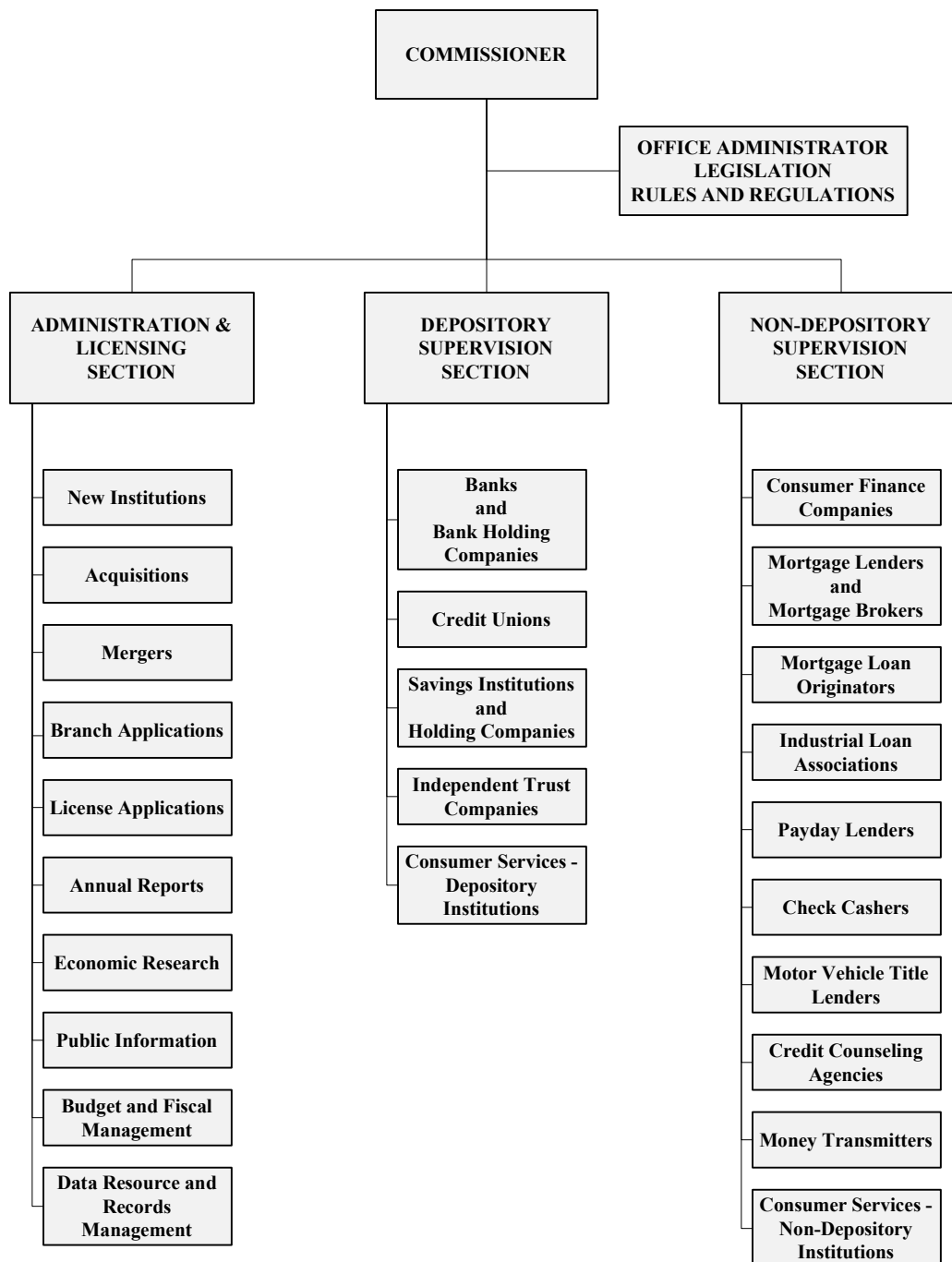
**LEGAL HOLIDAYS**

In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).

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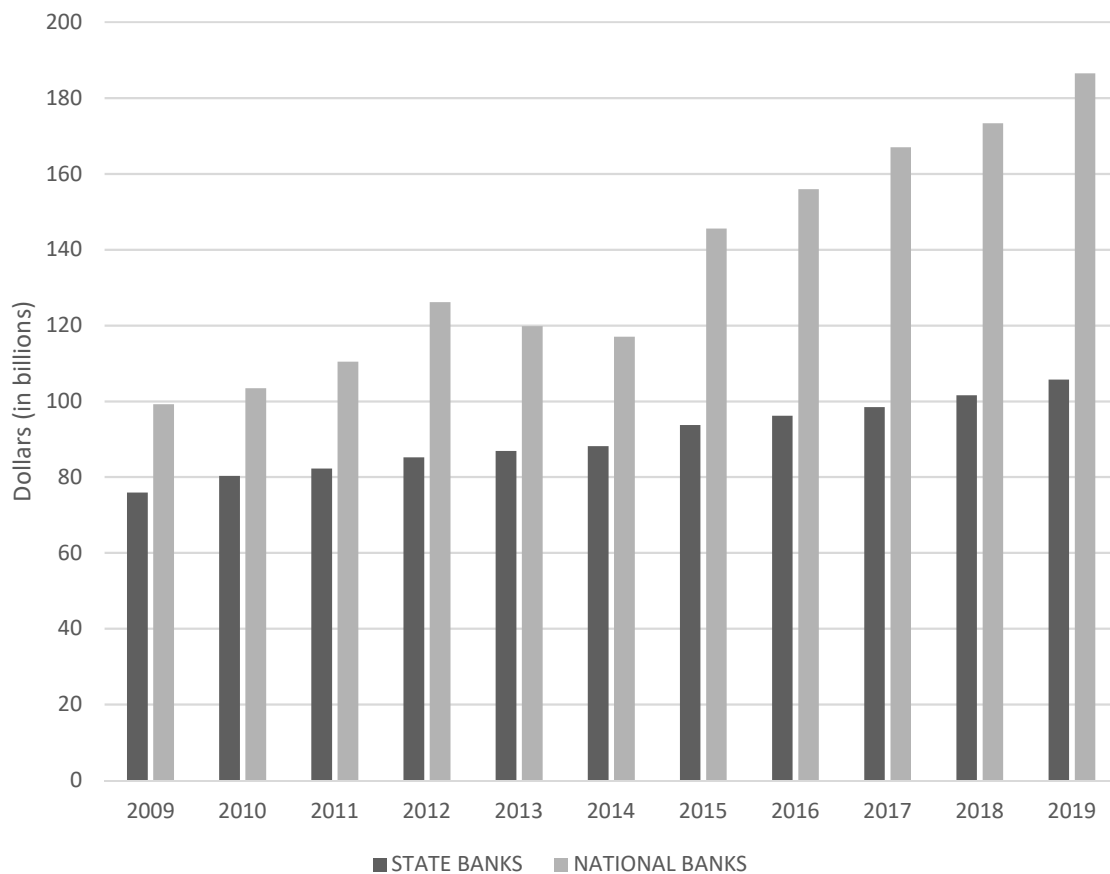
**ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS**



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**DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA**  
**STATE AND NATIONAL 2009 – 2019<sup>1</sup>**



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<sup>1</sup> Includes deposits of Virginia banks and out-of state banks operating in Virginia

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
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**Consolidated Report of Condition for Virginia State-Chartered Banks**  
**As of December 31 (In Thousands of Dollars)**

	December 31, 2018 53 State Banks 1,019 Branches	December 31, 2019 51 State Banks 994 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions: .....	\$3,852,127	\$3,680,728
(1) Noninterest-bearing balances .....	907,867	881,673
(2) Interest-bearing balances .....	2,944,260	2,799,055
Securities .....	10,794,621	11,166,479
Federal funds sold & securities purchased under agreement to resell .....	130,330	361,641
Loan and lease financing receivables:		
Loans and leases, net of unearned income .....	58,689,846	63,358,630
LESS: Allowance for loan and lease losses .....	466,643	470,138
Loans and leases, net of unearned income and allowance for losses .....	58,223,203	62,888,492
Assets held in trading accounts .....	19,461	54,444
Premises and fixed assets (including capitalized leases) .....	1,075,757	1,307,661
Other real estate owned .....	145,535	115,879
Intangible assets .....	3,124,480	3,398,902
Other assets .....	3,008,395	3,198,607
<b>TOTAL ASSETS .....</b>	<b>\$80,373,909</b>	<b>\$86,172,833</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices .....	\$62,801,994	\$67,691,460
(1) Noninterest-bearing .....	15,296,828	17,198,837
(2) Interest-bearing .....	47,505,166	50,492,623
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
Federal funds purchased and securities sold under agreement to repurchase .....	418,651	359,199
Other borrowed money .....	4,916,105	4,574,590
Notes and debentures subordinated to deposits .....	254,440	253,000
Other liabilities .....	580,311	846,511
<b>TOTAL LIABILITIES .....</b>	<b>\$68,971,501</b>	<b>\$73,724,760</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	1,109	1,109
Common stock .....	477,678	438,597
Surplus .....	7,283,998	7,894,505
Undivided profits and capital reserves .....	3,623,081	4,096,863
Noncontrolling interests in consolidated subsidiaries .....	16,542	17,000
<b>TOTAL EQUITY .....</b>	<b>\$11,402,408</b>	<b>\$12,448,074</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$80,373,909</b>	<b>\$86,172,833</b>

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**Consolidated Report of Income for Virginia State-Chartered Banks**  
**For the Year Ended December 31 (In Thousands of Dollars)**

	2018	2019
<b>INTEREST INCOME:</b>		
Interest on loans.....	\$2,834,471	\$3,101,017
Income from lease financing receivables .....	318	532
Interest on balances due from depository institutions .....	56,825	71,903
Interest and dividends on securities.....	265,925	307,317
Interest from assets held in trading accounts.....	0	0
Interest on federal funds sold and securities purchased under agreements to resell .....	3,560	5,439
Other Interest Income .....	23,710	23,184
<b>TOTAL INTEREST INCOME .....</b>	<b>3,184,809</b>	<b>3,509,392</b>
<b>INTEREST EXPENSE:</b>		
Interest on deposits in domestic offices.....	411,834	630,922
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase .....	4,685	3,827
Interest on trading liabilities and other borrowed money .....	94,184	93,728
Interest on notes and debentures subordinated to deposits .....	12,279	11,850
Other interest expense .....	4,445	7,667
<b>TOTAL INTEREST EXPENSE.....</b>	<b>527,427</b>	<b>747,994</b>
<b>NET INTEREST INCOME.....</b>	<b>2,657,382</b>	<b>2,761,398</b>
Provision for loan and lease losses .....	106,452	101,958
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities.....	29,535	34,553
Service charges on deposit accounts .....	132,058	130,698
Trading revenue.....	3,527	15,320
All other noninterest income .....	586,765	658,479
<b>TOTAL NONINTEREST INCOME.....</b>	<b>751,885</b>	<b>839,050</b>
Realized gains (losses) on securities .....	(986)	16,397
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits.....	1,189,104	1,272,824
Expenses of premises and fixed assets (net of rental income)...	251,539	261,088
Other noninterest expense .....	711,324	764,223
<b>TOTAL NONINTEREST EXPENSE .....</b>	<b>2,151,967</b>	<b>2,298,135</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS.....</b>	<b>1,149,862</b>	<b>1,216,752</b>
<b>APPLICABLE INCOME TAXES .....</b>	<b>217,664</b>	<b>218,378</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>932,198</b>	<b>998,374</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....</b>	<b>(3,165)</b>	<b>(171)</b>
<b>NET INCOME .....</b>	<b>\$929,033</b>	<b>\$998,203</b>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data for Virginia State-Chartered Banks  
As of December 31, 2019**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Atlantic Union Bank	Richmond	149	17,516,056	13,316,361	2,775,889
Bank of Botetourt	Buchanan	12	492,817	434,268	50,269
Bank of Clarke County*	Berryville	13	871,277	772,533	92,257
Bank of the James*	Lynchburg	18	725,686	650,009	66,257
Benchmark Community Bank*	Kenbridge	16	711,852	634,302	74,302
Burke & Herbert Bank & Trust Company	Alexandria	25	2,865,974	2,395,903	353,528
Carter Bank & Trust	Martinsville	104	4,006,108	3,504,245	473,111
Chesapeake Bank*	Kilmarnock	15	955,048	841,076	105,976
Citizens and Farmers Bank	West Point	26	1,625,536	1,292,400	175,254
Citizens Bank and Trust Company*	Blackstone	12	411,643	344,462	54,425
Community Bankers' Bank*	Midlothian	1	138,659	94,756	18,226
Essex Bank*	Richmond	24	1,431,111	1,164,259	158,506
Farmers & Merchants Bank*	Timberville	14	812,941	643,313	89,467
Farmers & Merchants Bank of Craig County*	New Castle	2	61,108	48,526	12,392
Farmers and Miners Bank*	Pennington Gap	6	133,374	113,754	19,155
Farmers Bank*	Windsor	7	476,543	386,610	58,939
First Bank*	Strasburg	14	799,639	716,284	81,399
First Community Bank*	Bluefield	62	2,796,982	2,353,910	399,294
First Sentinel Bank*	Richlands	7	286,827	239,469	25,786
Frontier Community Bank*	Waynesboro	2	135,338	117,029	13,905
FVCbank*	Fairfax	12	1,534,009	1,291,142	194,914

\* - Member of Federal Reserve

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**Selected Data for Virginia State-Chartered Banks  
As of December 31, 2019**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Highlands Community Bank*	Covington	3	152,671	131,519	20,567
John Marshall Bank*	Reston	9	1,580,971	1,311,385	184,498
Lee Bank and Trust Company	Pennington Gap	4	149,829	122,194	23,080
MainStreet Bank*	Fairfax	6	1,277,238	1,073,589	148,731
Miners Exchange Bank*	Coeburn	6	84,702	72,199	11,261
Movement Bank	Danville	1	50,417	42,639	7,467
New Peoples Bank, Inc.*	Honaker	20	705,233	622,283	69,463
Peoples Community Bank*	Montross	5	192,370	171,754	17,661
Pioneer Bank*	Stanley	7	228,363	196,356	26,496
Select Bank*	Forest	4	255,278	220,135	23,986
SONABANK*	Tappahannock	49	2,723,850	2,129,496	423,281
The Bank of Charlotte County*	Phenix	4	140,768	118,676	21,934
The Bank of Fincastle	Fincastle	8	221,295	190,784	28,180
The Bank of Marion*	Marion	17	392,344	339,541	49,399
The Bank of Southside Virginia	Carson	15	573,792	461,416	103,966
The Blue Grass Valley Bank	Blue Grass	2	45,314	40,142	4,991
The Farmers Bank of Appomattox*	Appomattox	5	235,751	199,226	33,598
The Fauquier Bank*	Warrenton	11	721,670	622,737	70,312
The First Bank and Trust Company*	Lebanon	22	1,946,484	1,619,422	225,792
The Freedom Bank of Virginia*	Fairfax	4	500,393	395,210	64,027
Touchstone Bank*	McKenney	13	468,080	382,924	47,219

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**Selected Data for Virginia State-Chartered Banks  
As of December 31, 2019**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Towne Bank	Portsmouth	43	11,947,775	9,331,163	1,640,754
TruPoint Bank*	Grundy	12	458,211	389,220	45,616
Trustar Bank	Great Falls	2	132,029	80,693	50,542
United Bank*	Fairfax	137	19,644,548	13,979,755	3,519,661
VCC Bank*	Richmond	2	222,228	169,847	24,122
Village Bank	Midlothian	9	537,715	444,214	53,768
Virginia Bank and Trust Company*	Danville	8	218,476	190,280	23,971
Virginia Commonwealth Bank*	Richmond	20	1,127,526	940,720	126,905
Virginia Partners Bank*	Fredericksburg	5	448,984	347,330	46,575

\* - Member of Federal Reserve

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**Banks -- Applications Received and/or Acted Upon**

**New Banks**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/19/18	VisionBank	8201 Greensboro Drive McLean, Fairfax County, VA	Withdrawn 08/05/19
02/19/19	Trustar Bank	774 A Walker Road, Suite 220 Great Falls, Fairfax County, VA	Approved 05/30/19

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
11/26/18	Union Bank & Trust, Richmond, VA to merge into it Access National Bank	Approved 01/11/19
03/15/19	Branch Banking and Trust Company, Winston-Salem, NC to merge into it SunTrust Bank	No Objection 04/22/19
10/03/19	First Community Bank, Bluefield, VA to merge into it Highlands Union Bank	Approved 12/17/19
10/09/19	Citizens and Farmers Bank, West Point, VA to merge into it Peoples Community Bank	Approved 12/18/19

**Acquisitions**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
05/07/18	George Matthew Garten to acquire control of Industrial Loan Company	Withdrawn 03/11/19
11/26/18	Union Bankshares Corporation, Richmond, VA to acquire control of Access National Corporation	Approved 01/11/19
12/21/18	American National Bankshares Inc., Danville, VA to acquire control of HomeTown Bankshares Corporation	Approved 02/04/19
02/04/19	Delmar Bancorp, Salisbury, MD to acquire control of Virginia Partners Bank	Approved 03/19/19
08/23/19	Blue Ridge Bankshares, Inc., Luray, VA to acquire control of Virginia Community Bankshares, Inc.	Approved 10/11/19
10/03/19	First Community Bankshares, Inc. to acquire control of Highlands Bankshares, Inc.	Approved 12/17/19
10/09/19	C&F Financial Corporation, West Point, VA to acquire control of Peoples Bankshares, Incorporated	Approved 12/18/19

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/14/19	Bank of Charles Town Charles Town, WV	446 Madison Trade Plaza SE Leesburg, Loudoun County, VA	No Objection 01/25/19
02/04/19	Chesapeake Bank Kilmarnock, VA	10000 Courtview Lane Chesterfield County, VA	Approved 03/06/19
02/04/19	Virginia Community Bank Louisa, VA	104 South Main Street Gordonsville, Orange County, VA	Approved 02/19/19

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/11/19	Citizens Bank and Trust Company Blackstone, VA	2501 Anderson Highway Powhatan County, VA	Approved 02/25/19
02/14/19	MainStreet Bank Fairfax, VA	1130 Connecticut Avenue NW Washington, DC	Approved 03/01/19
02/19/19	Bank of the James Lynchburg, VA	2101 Electric Road Roanoke County, VA	Approved 03/04/19
03/04/19	Select Bank & Trust Company Dunn, NC	621 Nevan Road City of Virginia Beach, VA	No Objection 03/21/19
03/06/19	Towne Bank Suffolk, VA	1203 Duck Road Duck, NC	Approved 03/26/19
03/13/19	Farmers Bank, Windsor, Virginia Windsor, VA	821 North Battlefield Boulevard City of Chesapeake, VA	Approved 04/04/19
03/21/19	Bank of the James Lynchburg, VA	550 Water Street City of Charlottesville, VA	Approved 04/05/19
06/03/19	Citizens and Farmers Bank West Point, VA	1001 East Byrd Street City of Richmond, VA	Approved 06/20/19
06/06/19	SunTrust Bank Atlanta, GA	43340 Van Geison Terrace Ashburn, Loudoun County, VA	No Objection 06/21/19
06/06/19	United Bank Vienna, VA	Chafin Building 517 9th. Street Huntington, WV	Approved 06/19/19
06/12/19	Summit Community Bank, Inc. Moorefield, WV	100 Akers Farm Road Christiansburg, VA	No Objection 06/27/19
06/13/19	Branch Banking and Trust Company Winston-Salem, NC	21 Main Street Warrenton, Fauquier County, VA	No Objection 06/27/19
07/17/19	Towne Bank Suffolk, VA	101 West Main Street, Suite 1000, World Trade Center City of Norfolk, VA	Approved 08/07/19
07/18/19	Movement Bank Danville, VA	9726 Old Bailes Road, Suite 129 Fort Mill, SC	Pending
09/09/19	United Bank Vienna, VA	3030 M Street, NW Washington, DC	Approved 10/08/19
09/10/19	Calvin B. Taylor Banking Co. of Berlin MD. Inc. Berlin, MD	4116 Main Street Accomack County, VA	No Objection 09/24/19
09/11/19	New Peoples Bank, Inc. Honaker, VA	901 W. State Street City of Bristol, VA	Approved 10/08/19
09/30/19	City National Bank Los Angeles, CA	8301 Greensboro Drive McLean, VA	No Objection 10/29/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	21263 Lankford Highway Cape Charles, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	114 W. Blue Ridge Steet Stuart, VA	No Objection 12/18/19

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/02/19	First Tennessee Bank National Associator Memphis, TN	410 Main Steet South Boston, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	3000 Virginia Ave. Collinsville, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	250 Commonwealth Blvd., W. Martinsville, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	260 S. Main Street Rocky Mount, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	13264 Booker T Washington Hwy. Hardy, VA	No Objection 12/18/19
12/02/19	First Tennessee Bank National Associator Memphis, TN	62 Market Steet Onancock, VA	No Objection 12/18/19
12/16/19	First Sentinel Bank Richlands, VA	329 Ingleside Road Princeton, WV	Pending
12/20/19	Farmers Bank, Windsor, Virginia Windsor, VA	1776 Princess Anne Road, Unit S City of Virginia Beach, VA	Pending

**Branch Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/06/19	SunTrust Bank Atlanta, GA	From: 5701-B Duke Street City of Alexandria, VA To: 6244A Little River Turnpike Alexandria, City of Alexandria, VA	Pending
08/29/19	Pinnacle Bank Nashville, TN	From: 36 Church Avenue, SW City of Roanoke, VA To: 202 Campbell Avenue SE Roanoke, City of Roanoke, VA	Pending
10/07/19	First Community Bank Bluefield, VA	From: 747 Ft. Chriswell Road Max Meadows, Wythe County, VA To: 145 Ivanhoe Road Max Meadows, Wythe County, VA	Approved 10/21/19
12/11/19	Benchmark Community Bank Kenbridge, VA	From: East Third Street & South Street Farmville, Prince Edward County, VA To: 101 Midtown Avenue Farmville, Prince Edward County, VA	Pending

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**Banks -- Status Changes**

**New Banks**

July 10 Trustar Bank opened for business at 774 A Walker Road, Suite 220, Great Falls, Fairfax County, VA

**Mergers**

February 01 Union Bank & Trust, Richmond, VA merged into it Access National Bank

December 31 First Community Bank, Bluefield, VA merged into it Highlands Union Bank

**Mergers into National Banks**

April 01 HomeTown Bank, Roanoke, VA merged into American National Bank and Trust Company

December 15 Virginia Community Bank, Louisa, VA merged into Blue Ridge Bank, National Association

**Changes in Title**

May 17 Union Bank & Trust, Richmond, VA changed its name to Atlantic Union Bank

**Branch Openings**

January 07 Benchmark Community Bank, Kenbridge, VA opened a branch office at 110 South College Street, Youngsville, NC

January 22 Bank of the James, Lynchburg, VA opened a branch office at 45 South Main Street, City of Lexington, VA

February 19 Fulton Bank, National Association, Lancaster, PA opened a branch office at 95 Community Street, Albemarle County, VA

February 19 Towne Bank, Suffolk, VA opened a branch office at 2839 Charles Blvd., Greenville, NC

March 21 First Bank and Trust Company, The, Lebanon, VA opened a branch office at 2695 Prices Fork Road, Blacksburg, Montgomery County, VA

April 05 Virginia Community Bank, Louisa, VA opened a branch office at 104 South Main Street, Gordonsville, Orange County, VA

April 15 Bank of Charles Town, Charles Town, WV opened a branch office at 446 Madison Trade Plaza SE, Leesburg, Loudoun County, VA

June 03 Bank of the James, Lynchburg, VA opened a branch office at 550 Water Street, City of Charlottesville, VA

June 10 Bank of the James, Lynchburg, VA opened a branch office at 2101 Electric Road, Roanoke County, VA

June 27 Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 21 Main Street, Warrenton, Fauquier County, VA

July 01 Select Bank & Trust Company, Dunn, NC opened a branch office at 621 Nevan Road, City of Virginia Beach, VA

August 19 Farmers & Merchants Bank, Timberville, VA opened a branch office at 2782 Stuarts Draft Highway, Stuarts Draft, Augusta County, VA

August 20 JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 106 North Washington Street, City of Alexandria, VA

August 20 Towne Bank, Suffolk, VA opened a branch office at 101 West Main Street, Suite 1000, World Trade Center, City of Norfolk, VA

September 23 Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 2501 Anderson Highway, Powhatan County, VA

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**Banks -- Status Changes**

**Branch Openings**

September	24	Calvin B. Taylor Banking Co. of Berlin MD. Inc., Berlin, MD opened a branch office at 4116 Main Street, Accomack County, VA
October	01	JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 1300 Chain Bridge Rd, McLean, Fairfax County, VA
October	01	JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at Ballston Randolph St. and Wilson Blvd., Arlington County, VA
November	12	Towne Bank, Suffolk, VA opened a branch office at 802 Green Valley Road, Suite 100, Greensboro, NC
November	13	Bank of the James, Lynchburg, VA opened a branch office at 13 Village Highway, Rustburg, Campbell County, VA
December	18	Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 821 North Battlefield Boulevard, City of Chesapeake, VA

**Main Office Redesignations**

April	18	Virginia Community Bank, Louisa, VA redesignated its main office from State Route 22 & U.S. Route 33, Louisa, Louisa County, VA to 408 E. Main Street, Louisa, Louisa County, VA
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**Branch Relocations**

January	22	First Community Bank, Bluefield, VA relocated a branch office from 102 Wall Street SW, Abingdon, Washington County, VA to 271 West Main Street, Abingdon, Washington County, VA
February	19	Towne Bank, Suffolk, VA relocated a branch office from 9961 Iron Bridge Road, Chesterfield County, VA to 9761 Iron Bridge Road, Chesterfield County, VA
May	22	Bank of Botetourt, Troutville, VA relocated a branch office from 3214 Electric Road, Suite 107, Roanoke County, VA to 3232 Electric Road, Roanoke County, VA
September	09	Pinnacle Bank, Nashville, TN relocated a branch office from 36 Church Avenue, SW, City of Roanoke, VA to 202 Campbell Avenue SE, Roanoke, City of Roanoke, VA
December	23	Manufacturers and Traders Trust Company, Buffalo, NY relocated a branch office from 1861 Wiehle Avenue, Reston, Fairfax County, VA to 1886 Metro Center Drive, Reston, Fairfax County, VA

**Branch Closings**

January	01	Virginia Community Bank, Louisa, VA closed its branch office at State Route 22 & U.S. Route 33, Louisa, Louisa County, VA
January	31	First Bank, Strasburg, VA closed its branch office at 496 North Main Street, Woodstock, Shenandoah County, VA
February	28	Virginia Commonwealth Bank, Richmond, VA closed its branch office at 1421 City Point Road, City of Hopewell, VA
April	30	Touchstone Bank, Prince George, VA closed its branch office at 851 South Beckford Drive, Suite A, Henderson, NC
April	30	Bank of the James, Lynchburg, VA closed its branch office at 1430 Rolkin Court, Suite 203, Albemarle County, VA
May	17	Atlantic Union Bank, Richmond, VA closed its branch office at 37 E. Main Street, Warrenton, Fauquier County, VA
May	20	Union Bank & Trust, Richmond, VA closed its branch office at 1600 Forest Avenue, Henrico County, VA
May	31	Essex Bank, Henrico, VA closed its branch office at 10509 Judicial Drive, Suite 100, City of Fairfax, VA

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**Banks -- Status Changes**

**Branch Closings**

July	19	Bank of the James, Lynchburg, VA closed its branch office at 615 Church Street, City of Lynchburg, VA
July	22	Citizens and Farmers Bank, West Point, VA closed its branch office at 2500 Promenade Parkway, Midlothian, Chesterfield County, VA
August	02	Essex Bank, Henrico, VA closed its branch office at 1496 Anderson Highway, Cumberland, Cumberland County, VA
September	13	Atlantic Union Bank, Richmond, VA closed its branch office at 1553 George Washington Memorial Hwy, Gloucester Point, Gloucester County, VA
September	13	Atlantic Union Bank, Richmond, VA closed its branch office at 4037 East Little Creek Road, City of Norfolk, VA
September	13	Atlantic Union Bank, Richmond, VA closed its branch office at 433 US Highway 64 East, Plymouth, NC
September	13	Atlantic Union Bank, Richmond, VA closed its branch office at 712 Liberty Street, City of Chesapeake, VA
September	13	Atlantic Union Bank, Richmond, VA closed its branch office at 1006 Hardy Road, Vinton, Roanoke County, VA
October	11	United Bank, Vienna, VA closed its branch office at 473 Camden Road, Huntington, WV
November	08	Village Bank, Midlothian, VA closed its branch office at 1120 Huguenot Road, Midlothian, Chesterfield County, VA
November	14	United Bank, Vienna, VA closed its branch office at 7787 Leesburg Pike, Fairfax County, VA
November	15	Carter Bank & Trust, Martinsville, VA closed its branch office at 110 South Market Street, City of Danville, VA
November	15	Carter Bank & Trust, Martinsville, VA closed its branch office at 345 North Bridge Street, Jonesville, NC
November	15	Carter Bank & Trust, Martinsville, VA closed its branch office at 2009 East Dixon Boulevard, Shelby, NC
December	18	Farmers Bank, Windsor, Virginia, Windsor, VA closed its branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA

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**Banks -- List by Name**

**Atlantic Union Bank**

1051 E. Cary Street, Suite 1200  
Richmond 23219  
C.E.O.- John C. Asbury  
Cashier- Robert M. Gorman, Chief Financial Officer

*Offices*

City of Alexandria  
2050 B Ballenger Avenue  
City of Charlottesville  
2151 Barracks Road  
400 East Main Street  
City of Chesapeake  
1500 Mt Pleasant Road  
201 Volvo Parkway  
239 Battlefield Boulevard South  
4108 Portsmouth Boulevard  
852 N. George Washington Highway  
City of Colonial Heights  
3099 Boulevard  
City of Covington  
450 West Main Street  
City of Fredericksburg  
2811 Fall Hill Avenue  
725 Kenmore Avenue  
City of Harrisonburg  
390 University Boulevard  
440 South Main Street  
City of Lynchburg  
2102 Langhorne Road  
City of Newport News  
603 Pilot House Drive, Suite 100  
City of Norfolk  
539 21st Street  
999 Waterside Drive Suite 101  
City of Radford  
50 West Main Street  
City of Richmond  
1051 East Cary Street, Suite 1200 \*  
3556 W. Cary Street  
5300 Patterson Avenue  
Three James Center, 1051 East Cary Street, Suite 103  
City of Roanoke  
111 Franklin Road  
3804 Brandon Avenue, SW  
City of Salem  
1251 West Main Street  
City of Staunton  
2307 West Beverly Street  
24 South Augusta Street  
City of Suffolk  
1000 N. Main Street  
2825 Godwin Boulevard  
3535 Bridge Road  
City of Virginia Beach  
1580 Laskin Road

**Atlantic Union Bank (Continued)**

City of Virginia Beach  
2098 Princess Anne Road  
3001 Shore Drive  
5472 Indian River Road  
641 Lynnhaven Parkway, Suite 101  
713 Independence Blvd.  
City of Waynesboro  
100 Lucy Lane  
251 North Poplar Street  
City of Winchester  
1738 Amherst Street  
Accomack County  
6350 Maddox Boulevard, Chincoteague  
25253 Lankford Highway, Onley  
Albemarle County  
3290 Worth Crossing, Forest Lakes  
1658 State Farm Boulevard  
410 Gander Road  
Arlington County  
2300 Wilson Bouelavard, Suite 100  
Augusta County  
2600 Stuarts Draft Highway, Stuarts Draft  
374 Lee Highway, Verona  
115 Lee Jackson Highway  
Bedford County  
125 West Main Street, Bedford  
14915 Forest Road, Forest  
14739 Moneta Road, Moneta  
Caroline County  
211 N Main Street, Bowling Green  
7349 Ladysmith Road, Ladysmith  
Chesterfield County  
10620 Iron Bridge Road, Chester  
12204 Bermuda Crossroad Lane, Chester  
11101 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian  
6030 Harbour Park Drive, Midlothian  
11101 Midlothian Turnpike  
209 Stonebridge Plaza Avenue  
9027 Forest Hill Avenue  
Culpeper County  
102 S Main Street, Culpeper  
231 Southgate Shopping Center, Culpeper  
717 James Madison Highway  
Essex County  
1649 Tappahannock Boulevard, Tappahannock  
1660 Tappahannock Boulevard, Tappahannock  
Fairfax County  
4221 Walney Road, Suite 120, Chantilly  
2325 Dulles Corner Boulevard, Suite 500, Herndon  
1800 Robert Fulton Drive, Suite 105, Reston  
5803 Rolling Road, Springfield  
8221 Old Courthouse Road, Suite 100, Vienna

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**Banks -- List by Name**

**Atlantic Union Bank (Continued)**

Fauquier County  
8331 West Main Street, Marshall  
216 Broadview Avenue, Warrenton  
530 Blackwell Road, Warrenton  
Floyd County  
680 East Main Street, Floyd  
Fluvanna County  
5980 Thomas Jefferson Parkway, Palmyra  
Franklin County  
369 Franklin Street, Rocky Mount  
Giles County  
605 Wenonah Avenue, Pearisburg  
Gloucester County  
6720 Sutton Road, Gloucester  
Greensville County  
100 Dominion Drive  
Hanover County  
302 Ashcake Road, Ashland  
9665 Sliding Hill Road, Ashland  
6479 Mechanicsville Turnpike, Mechanicsville  
8300 Bell Creek Road, Mechanicsville  
9534 Chamberlayne Road, Mechanicsville  
Henrico County  
11163 Nuckols Road, Glen Allen  
11263 West Broad Street, Glen Allen  
12090 West Broad Street  
1601 Willow Lawn Drive, Suite 701  
1773 North Parham Road  
4390 S. Laburnum Avenue  
7019 F Three Chopt Road  
8209 West Broad Street  
8983 Staples Mill Road  
9605 Gayton Road  
James City County  
4960 Monticello Avenue  
5125 John Tyler Highway  
King George County  
10045 Kings Highway, King George  
King William County  
3708 Richmond Tappahannock Hwy, Manquin  
Lancaster County  
284 North Main Street, Kilmarnock  
Loudoun County  
43325 Junction Plaza, Ashburn  
102 Catoctin Circle Southeast, Leesburg  
538 Fort Evans Road Northeast, Leesburg  
111 West Washington Street, Middleburg  
431 East Main Street, Purcellville  
Madison County  
1174 North Main Street, Madison  
Montgomery County  
601 North Main Street, Blacksburg  
105 Arbor Drive, Christiansburg  
1675 Roanoke Street, Christiansburg

**Atlantic Union Bank (Continued)**

Montgomery County  
50 North Franklin Street, Christiansburg  
4055 Riner Road, Riner  
Nelson County  
124 Main Street, Lovingson  
Northampton County  
22468 Lankford Highway, Cape Charles  
4071 Lankford Highway, Exmore  
Northumberland County  
15043 Northumberland Highway, Burgess  
Orange County  
134 North Main Street, Gordonsville  
36081 Goodwin Drive, Locust Grove  
Prince William County  
8190 Stonewall Shops Square, Gainesville  
8525 Rolling Road, Suite 100, Manassas  
Pulaski County  
2 Town Center Drive, Dublin  
Rappahannock County  
7 Bank Road, Washington  
Richmond County  
4256 Richmond Road, Warsaw  
5839 Richmond Road, Warsaw  
Roanoke County  
3605 Electric Road  
7337 Williamson Road NW  
Rockbridge County  
1197 Lee Highway  
Rockingham County  
106 6th. Street, Grottoes  
Spotsylvania County  
5510 Morris Road, Thornburg  
10131 Jefferson Davis Highway  
10415 Courthouse Road  
4109 Plank Road  
4805 Lassen Lane  
5831 Plank Road  
Stafford County  
1044 Warrenton Road  
622 Cambridge Street  
Warren County  
473 South Street, Front Royal  
Westmoreland County  
840 McKinney Boulevard, Colonial Beach  
17191 King's Highway, Montross  
Wythe County  
900 North 4th Street, Wytheville  
York County  
5030 George Washington Memorial Hwy, Grafton  
Maryland  
103 Pocomoke Marketplace, Pocomoke  
1503 S. Salisbury Boulevard, Salisbury  
North Carolina  
322 South Broad Street, Edenton

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**Banks -- List by Name**

**Atlantic Union Bank (Continued)**

North Carolina  
1145 North Road Street, Elizabeth City  
1404 West Ehringhaus Street, Elizabeth City  
5406 North Croatan Highway, Kitty Hawk  
100 Moyock Commons Drive, Moyock  
2235 Gateway Access Point, Raleigh

**Bank of Botetourt**

P O Box 615  
Troutville 24175-0615  
C.E.O.- G. Lyn Hayth, III, President  
Cashier- Michelle A. Crook, Chief Financial Officer  
*Offices*

City of Salem  
231 S. College Avenue

Botetourt County  
19747 Main Street, Buchanan \*  
140 Town Center Street, Daleville  
58 Railroad Avenue, Eagle Rock  
60 Lee Highway North, Troutville

Franklin County  
51 Firstwatch Drive, Moneta

Roanoke County  
3130 Peters Creek Road NW  
3232 Electric Road  
3801 Challenger Avenue

Rockbridge County  
5905 N. Lee Highway, Fairfield  
9 Lloyd Tolley Road, Natural Bridge Station  
65 East Midland Trail

**Bank of Charlotte County, The**

P O Box 336  
Phenix 23959-0336  
C.E.O.- Dabney T. P. Gilliam, Jr.

*Offices*

Campbell County  
308 Lynchburg Avenue, Brookneal

Charlotte County  
Main Street, Charlotte Courthouse  
26 King Street, Keysville  
101 Berkley Street, Phenix \*

**Bank of Clarke County**

P O Box 391  
Berryville 22611-0391  
C.E.O.- Brandon C. Lorey  
Cashier- Kathleen J. Chappell, Chief Financial Officer

*Offices*

City of Winchester  
202 North Loudoun Street  
2555 Pleasant Valley Road

**Bank of Clarke County (Continued)**

Clarke County  
2 East Main Street, Berryville \*  
400 McNeil Drive, Berryville  
108 West Main Street, Boyce  
Frederick County  
382 Fairfax Pike, Stephens City  
110 Crock Wells Mill Drive  
1460 North Frederick Pike  
1508 Senseny Road  
1879 Berryville Pike

Loudoun County  
44810 Saranac Street, Ashburn  
504 E. Market Street, Leesburg  
203 Hirst Road, Purcellville

**Bank of Fincastle, The**

P O Box 107  
Fincastle 24090-0107  
C.E.O.- C. Scott Steele, President  
Cashier- Michael J. Jasper, Chief Financial Officer  
*Offices*

Bedford County  
1387 American Way Court, Bedford

Botetourt County  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
200 The Glebe Boulevard, Daleville  
SW corner of U.S. Route 220 and, State Route 674,  
Daleville  
17 South Roanoke Street, Fincastle \*  
5192 Lee Highway S., Troutville  
98 Blue Ridge Boulevard

**Bank of Marion, The**

P O Box 1067  
Marion 24354-1067  
C.E.O.- Christopher B. Snodgrass, President

*Offices*

City of Bristol  
7 Clear Creek Road

Russell County  
36 Library Drive, Honaker

Scott County  
196 East Jackson Street, Gate City  
2768 US Highway 23 North, Weber City

Smyth County  
1155 E. Lee Highway, Chilhowie  
101 East Main Street, Marion  
102 West Main Street, Marion \*  
1026 S. Main Street, Marion  
111 North Church Street, Marion  
1600 North Main Street, Marion  
101 Bank Street, Saltville

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**Banks -- List by Name**

**Bank of Marion, The (Continued)**

Washington County  
201 Valley Street, Abingdon  
744 Beaver Dam Avenue, Suite A, Damascus  
656 S. Monte Vista Drive, Glade Spring  
Wythe County  
787 Fort Chiswell Road, Suite 7, Max Meadows  
512 North Main Street, Rural Retreat  
Tennessee  
2867 Boones Creek Road, Johnson City

**Bank of Southside Virginia, The**

P O Box 40  
Carson 23830-0040  
C.E.O.- J. Peter Clements, President  
Cashier- Carol C. Chappell  
*Offices*  
City of Colonial Heights  
764 East Ellerslie Ave  
City of Franklin  
Southampton Shopping Center, 1310 Armory Drive  
City of Petersburg  
2703 South Crater Road  
Chesterfield County  
4310 W. Hundred Road, Chester  
Dinwiddie County  
17208 Halligan Park Road, Carson \*  
14003 Boydton Plank Road  
U.S. Route 1 and State Route 226  
Greensville County  
U.S. Route 58 & State Route 686  
Isle of Wight County  
115 Main Street, Smithfield  
Prince George County  
6400 Courthouse Road  
Southampton County  
18207 Virginia Avenue, Boykins  
23003 Main Street, Capron  
Sussex County  
Main Street, Stony Creek  
630 N. County Drive, Wakefield  
Jarrett Avenue

**Bank of the James**

828 Main Street  
Lynchburg 24504-1525  
C.E.O.- Robert R. Chapman, III, President  
Cashier- J. Todd Scruggs, Chief Financial Officer  
*Offices*  
City of Charlottesville  
550 Water Street  
City of Harrisonburg  
1391 South High Street

**Bank of the James (Continued)**

City of Lexington  
45 South Main Street  
City of Lynchburg  
4935 Boonsboro Road, Suite C  
501 V.E.S. Road  
5204 Fort Avenue  
828 Main Street \*  
Albemarle County  
225 Merchant Walk Avenue  
250 Pantops Mountain Road  
Amherst County  
164 South Main Street, Amherst  
4698 S. Amherst Highway, Madison Heights  
Appomattox County  
1745 Confederate Boulevard, Appomattox  
Bedford County  
1405 Ole Dominion Boulevard, Bedford  
17000 Forest Road, Forest  
Campbell County  
1110 Main Street, Altavista  
13 Village Highway, Rustburg  
Roanoke County  
2101 Electric Road  
3562 Electric Road

**Benchmark Community Bank**

P O Box 569  
Kenbridge 23944-0569  
C.E.O.- Jay A. Stafford  
Cashier- Edwin Neil Burke, Chief Financial Officer  
*Offices*  
City of Emporia  
316 W. Atlantic Street  
Brunswick County  
220 W. Fifth Avenue, Lawrenceville  
Halifax County  
290 South Main Street, Halifax  
1135 Huell Matthews Highway, South Boston  
Lunenburg County  
204 S. Broad Street, Kenbridge \*  
1910 Main Street, Victoria  
Mecklenburg County  
845 E. Second Street, Chase City  
133 College Street, Clarksville  
905 North Mecklenburg Avenue, South Hill  
Nottoway County  
400 Church Street, Blackstone  
1500-1508 W. Virginia Avenue, Crewe  
Prince Edward County  
East Third Street & South Street, Farmville  
Southwest Corner of Main Street, and Milnwood Road,  
Farmville  
North Carolina  
1775 Graham Avenue, Suite 105, Henderson

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**Banks -- List by Name**

**Benchmark Community Bank (Continued)**

North Carolina  
12335 Wake Union Church Road, Unit 206, Wake  
Forest  
110 South College Street, Youngsville

**Blue Grass Valley Bank, The**

P. O. Box 6  
Blue Grass 24413-0006  
C.E.O.- Tina G. Blagg

*Offices*

Highland County  
6 Main Street, Blue Grass \*  
South Side of East Main Street, two blocks east of U.S.  
Route 220, Monterey

**Burke & Herbert Bank & Trust Company**

P O Box 268  
Alexandria 22313-0268  
C.E.O.- Edmund Hunt Burke, Chairman of the Board  
Cashier- Jeffrey L. Stryker, Senior Executive Vice President

*Offices*

City of Alexandria  
100 South Fairfax Street \*  
155 North Paxton Street  
1705 Fern Street  
1775 Jamieson Avenue  
306 East Monroe Avenue  
621 King Street  
City of Falls Church  
225 West Broad Street  
City of Manassas  
9103 Centreville Road  
Arlington County  
3030 Clarendon Boulevard  
500 South 23rd Street  
Fairfax County  
4235 Annandale Road, Annandale  
9516 Old Keene Mill Road, Burke  
14122 Lee Highway, Centreville  
6705 Whittier Avenue, McLean  
6200 Backlick Road, Springfield  
302 Maple Avenue West, Vienna  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
6210 Interparcel Road  
8736-38 Cooper Road  
Prince William County  
Northeast Corner of U.S. Route 1 and, Wayside Drive,  
Dumfries  
14008 Smoketown Road, Woodbridge

**Burke & Herbert Bank & Trust Company (Continued)**

Prince William County  
4605 Daisy Reid Avenue

**Carter Bank & Trust**

1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Litz H. Van Dyke  
Cashier- Jane Ann Davis, Executive Vice President

*Offices*

City of Bristol  
18 Midway Street  
City of Charlottesville  
1113 5th Street SW  
800 Gardens Boulevard  
City of Danville  
140 Kentuck Road  
141 Westover Drive  
3060 North Main Street  
903 South Main Street  
City of Galax  
118 North Main Street  
543 East Stuart Drive  
City of Harrisonburg  
2169 South Main Street  
75 North Mason Street  
City of Lynchburg  
1728 Graves Mill Road  
2018 Tate Springs Road  
3515 Campbell Avenue  
City of Martinsville  
4 East Commonwealth Boulevard \*  
City of Radford  
1900 East Main Street  
City of Roanoke  
1722 Hershberger Road NW  
2657 Peters Creek Road NW  
3132 Electric Road SW  
4143 Franklin Road SW  
4806 Hollins Road NW  
616 9th Street SE  
City of Salem  
1400 Electric Road  
City of Staunton  
478 Frontier Drive  
City of Waynesboro  
2701 West Main Street  
Amherst County  
221 Ambriar Drive, Amherst  
4498 South Amherst Highway, Madison Heights  
Bedford County  
1621 Forest Road, Bedford  
550 Blue Ridge Avenue, Bedford  
8334 Moneta Road

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**Banks -- List by Name**

**Carter Bank & Trust (Continued)**

Botetourt County  
721 Blue Ridge Boulevard  
Campbell County  
3203 Waterlick Road  
Carroll County  
220 Main Street, Hillsville  
Craig County  
300 Main Street, New Castle  
Culpeper County  
806 Nottingham Street, Culpeper  
Floyd County  
213 North Locust Street, Floyd  
Franklin County  
50 Boones Mill Road, Boones Mill  
9440 Franklin Street, Ferrum  
135 Scruggs Road, Moneta  
400 Franklin Street, Rocky Mount  
Grayson County  
449 East Main Street, Independence  
Halifax County  
222 Main Street, South Boston  
4013 Halifax Road, South Boston  
Henry County  
11020 Virginia Avenue, Bassett  
2770 Riverside Drive, Bassett  
128 Paul Street, Collinsville  
4259 Appalachian Drive, Fieldale  
166 Horsepasture Price Road, Ridgeway  
140 Tensbury Drive  
6142 A.L. Philpott Highway  
Mecklenburg County  
749 East 2nd Street, Chase City  
1002 Virginia Avenue, Clarksville  
302 East Atlantic Street, South Hill  
Montgomery County  
105 King Street, Blacksburg  
200 College Street NW, Christiansburg  
370 Arbor Drive, Christiansburg  
Patrick County  
125 East Blue Ridge Street, Stuart  
Pittsylvania County  
5406 U.S. 29 North, Blairs  
140 South Main Street, Chatham  
307 South Main Street, Gretna  
Prince William County  
12791 Harbor Drive, Lake Ridge  
12912 Fitzwater Drive, Nokesville  
8402 Sudley Road  
Pulaski County  
998 Memorial Drive, Pulaski  
Roanoke County  
1111 East Washington Avenue, Vinton  
Rockbridge County  
116 East Midland Trail

**Carter Bank & Trust (Continued)**

Rockingham County  
317 North Main Street, Bridgewater  
Russell County  
82 E. Main Street, Lebanon  
Spotsylvania County  
10407 Courthouse Road, Spotsylvania  
1204 Bragg Road  
Stafford County  
175 Warrenton Road, Falmouth  
2155 Jefferson Davis Highway, Stafford  
55 Worth Avenue, Stafford  
70 Chatham Heights Road  
Tazewell County  
1082 Cedar Valley Drive, Cedar Bluff  
901 East Fincastle Turnpike, Tazewell  
Washington County  
238 West Main Street, Abingdon  
Wise County  
3052 Fourth Avenue, St. Paul  
Wythe County  
325 East Spring Street, Wytheville  
North Carolina  
1425 North Fayetteville Street, Asheboro  
106 South Broad Street, Burlington  
1534 North Church Street, Burlington  
630 Fagg Drive, Eden  
123 Rowan Street, Fayetteville  
697 Country Club Drive, Fayetteville  
704 Oak Street, Forest City  
4004 West Wendover Avenue, Greensboro  
5715 High Point Road, Greensboro  
2100 West Arlington Boulevard, Greenville  
300 Dabney Drive Ext., Henderson  
821 4th Street Drive SW, Hickory  
341 East Main Street, Lincolnton  
205 South Bickett Boulevard, Louisburg  
604 North Chestnut Street, Lumberton  
231 East Plaza Drive, Mooresville  
301 Carbon City Road, Morganton  
507 Willow Street, Mount Airy  
305 South Main Street, Reidsville  
823 North Main Street, Roxboro  
1001 South Horner Boulevard, Sanford  
101 East Raleigh Street, Siler City  
107 South Henry Street, Stoneville  
1606 Curtis Bridge Road, Wilkesboro  
200 Forest Hills Road, Wilson

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**Banks -- List by Name**

**Chesapeake Bank**

P O Box 1419  
Kilmarnock 22482-1419  
C.E.O.- Jeffrey M. Szyperski, President  
Cashier- John H. Hunt, II, Executive Vice President

*Offices*

City of Richmond  
5501 Patterson Avenue  
City of Williamsburg  
1229 Lafayette Street  
Gloucester County  
6793 George Washington Memorial Hwy, Gloucester  
3029 George Washington Memorial Hwy, Hayes  
Henrico County  
1900 Lauderdale Drive  
2300 Cedarfield Pkwy  
James City County  
6619 Richmond Road, Lightfoot  
4492 John Tyler Highway  
5700 Williamsburg Landing Drive  
6000 Patriots Colony Drive  
Lancaster County  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road, Irvington  
97 North Main Street, Kilmarnock \*  
State Routes 3 and 201, Lively  
Mathews County  
State Routes 198 and 14, Mathews

**Citizens Bank and Trust Company**

126 South Main Street  
Blackstone 23824-1842  
C.E.O.- Joseph D. Borgerding, President  
Cashier- Geoffrey C. Warner, Chief Financial Officer

*Offices*

City of Colonial Heights  
497 Southpark Circle  
Amelia County  
State Route 38 & Church Street, Amelia  
Chesterfield County  
12101 Olivers Way, Chester  
Mecklenburg County  
622 E. Atlantic Street, South Hill  
Nottoway County  
101 N Main Street (D-I), Blackstone  
126 S Main Street, Blackstone \*  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue, Burkeville  
210 Carter Street, Crewe  
Powhatan County  
2501 Anderson Highway  
Prince Edward County  
1517 West Third Street, Farmville

**Citizens Bank and Trust Company (Continued)**

Prince Edward County  
1712 S. Main Street, Farmville

**Citizens and Farmers Bank**

P O Box 391  
West Point 23181-0391  
C.E.O.- Larry G. Dillon, Chairman of the Board  
Cashier- Thomas F. Cherry, President

*Offices*

City of Charlottesville  
304 East Main Street  
City of Hampton  
1927 C&F Drive  
City of Newport News  
698 Town Center Drive  
City of Williamsburg  
1167 Jamestown Road  
Chesterfield County  
4820 West Hundred Road, Chester  
13200 Midlothian Turnpike, Midlothian  
1400 Alverser Plaza, Midlothian  
4901 Millridge Parkway East, Midlothian  
Cumberland County  
2288 Cartersville Road, Cartersville  
1422 Anderson Highway  
Goochland County  
12308 Patterson Avenue  
Hanover County  
7021 Mechanicsville Turnpike, Mechanicsville  
Henrico County  
100 East Williamsburg Road, Sandston  
State Route 5 and Strath Road, Varina  
3490 Lauderdale Drive  
8001 West Broad Street  
James City County  
N.E. Corner of U.S. Route 60 and State Route 607,  
Norge  
4780 Longhill Road  
King William County  
14th & Main Streets, West Point  
802 Main Street, West Point \*  
Middlesex County  
SW Corner of the Intersection of State Route 33 &  
State Route 227  
New Kent County  
U.S. Route 60 & State Route 155, Providence Forge  
State Route 249, Quinton  
Powhatan County  
2351 Anderson Highway, Powhatan  
2036 New Dorset Road  
York County  
2800 George Washington Memorial Hwy

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**Banks -- List by Name**

**Community Bankers' Bank**

P O Box 268  
Midlothian 23113-0268  
C.E.O.- G. William Beale, President  
Cashier- Stephen R. Kinnier, Chief Financial Officer

*Offices*

Chesterfield County  
2601 Promenade Parkway, Midlothian \*

**Essex Bank**

9954 Mayland Dr., Suite 2100  
Henrico 23233-1482  
C.E.O.- Rex L. Smith, III, President  
Cashier- Bruce E. Thomas, Chief Financial Officer

*Offices*

City of Lynchburg  
3638 Old Forest Road  
Campbell County  
21437 Timberlake Road  
Chesterfield County  
Stonehenge Village, 12640 Stone Village Way,  
Midlothian  
2730 Buford Road  
Essex County  
1325 Tappahannock Boulevard, Tappahannock  
Goochland County  
1949 Sandy Hook Road, Goochland  
100 Broad Street Road, Manakin-Sabot  
Hanover County  
6315 Mechanicsville Pike, Mechanicsville  
Henrico County  
9951 Brook Road, Glen Allen  
9954 Mayland Drive, Suite 2100 \*  
West Broad Marketplace, 12254 West Broad Street  
King William County  
U.S. Route 360, Central Garage  
1681 Main Street, West Point  
Louisa County  
217 East Main Street, Louisa  
Northumberland County  
14598 Northumberland Highway, Burgess  
654 Northumberland Highway, Callao  
Powhatan County  
2320 Anderson Highway, Powhatan  
Winterfield Place, 3740 Winterfield Road  
Maryland  
1835 West Street, Annapolis  
6143 High Bridge Road, Bowie  
2120 Baldwin Avenue, Crofton  
3062 Solomons Island Road, Edgewater  
1101 Nelson Street, Rockville  
1230 Race Road, Rosedale

**FVCbank**

11325 Random Hills Road, Suite 240  
Fairfax 22030-6043  
C.E.O.- David W. Pijor, Chairman of the Board  
Cashier- Patricia A. Ferrick, President  
*Offices*  
Arlington County  
2500 Wilson Boulevard  
Fairfax County  
11260 Roger Bacon Drive, Suite 101, Reston  
6975A Springfield Boulevard, Springfield  
11325 Random Hills Road \*  
Loudoun County  
Loudoun Station, Building A, 43800 Central Station  
Drive, Suite 150, Ashburn  
Prince William County  
7900 Sudley Road  
District of Columbia  
1301 9th Street, NW, Washington  
Maryland  
224 Albemarle Street, Baltimore  
6929 Arlington Road, Bethesda  
1600 East Gude Drive, Rockville  
7901 Eastern Avenue, Silver Spring

**Farmers & Merchants Bank**

P O Box 1111  
Timberville 22853-1111  
C.E.O.- Dean W. Withers, Vice Chairman  
Cashier- Neil W. Hayslett, Chief Operating Officer  
*Offices*  
City of Staunton  
2813 North Augusta Street  
Augusta County  
125 West Craig Street, Craigsville  
30 Gosnell Crossing, Fishersville  
2782 Stuarts Draft Highway, Stuarts Draft  
Page County  
1 East Luray Shopping Center, East Main Street, Luray  
Rockingham County  
100 Plaza Drive, Bridgewater  
State Route 259, Broadway  
127 West Rockingham Street, Elkton  
200 Augusta Avenue, Grottoes  
80 Cross Keys Road, Penn Laird  
205 South Main Street, Timberville \*  
2030 Legacy Lane  
Shenandoah County  
120 South Main Street, Edinburg  
161 South Main Street, Woodstock

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**Banks -- List by Name**

**Farmers & Merchants Bank of Craig County, The**

P O Box 400

New Castle 24127-0400

C.E.O.- Sandra K. Dudding

Cashier- Joanna S. Hutchison, Senior Vice President

*Offices*

Craig County

189 Main Street, New Castle \*

N.W. Corner of Walnut & Court Street, New Castle

**Farmers Bank of Appomattox, The**

P O Box 216

Appomattox 24522-0216

C.E.O.- John R. Caldwell, President

Cashier- Dawn S. Tolley, Chief Financial Officer

*Offices*

Appomattox County

18 Main Street, Appomattox \*

Triangle Plaza Shopping Center, Route 460,  
Appomattox

Buckingham County

Southeast corner of State Rt. 20, and U.S. Route 15,  
Dillwyn

Campbell County

Highway 24, Concord

Prince Edward County

1508 South Main Street, Farmville

**Farmers Bank, Windsor, Virginia**

P O Box 285

Windsor 23487-0285

C.E.O.- Richard J. Holland, Jr., Chairman of the Board

Cashier- Kristy E. DeJarnette, Chief Financial Officer

*Offices*

City of Chesapeake

821 North Battlefield Boulevard

City of Suffolk

1008 West Washington Street

3100 Godwin Boulevard

6255 College Drive, Suite L

Isle of Wight County

1119 South Church Street, Smithfield

50 E Windsor Boulevard, Windsor \*

Southampton County

28319 Southampton Parkway

**Farmers and Miners Bank**

41526 West Morgan Avenue

Pennington Gap 24277-2319

C.E.O.- Terry M. Estep, President

Cashier- C. Shawn Moore, Chief Operating Officer

*Offices*

Dickenson County

North side of State Route 83, 500 yards West of Brush  
Creek Road, Clintwood

Lee County

248 Station Creed Road, Ewing

41526 West Morgan Avenue, Pennington Gap \*

6489 Dr. Thomas Walker Road, Rose Hill

Scott County

2944 US Highway North, Weber City

Wise County

331 East Main Street, Wise

**Fauquier Bank, The**

10 Courthouse Square

Warrenton 20186-2800

C.E.O.- Randy K. Ferrell, President

Cashier- Eric P. Graap, Chief Financial Officer

*Offices*

City of Manassas

8780 Centreville Road

Fauquier County

6207 Station Drive, Bealeton

Northeast corner of Rts 28 and 806, Catlett

Northeast corner of the Intersection, of Main Street and  
Loudoun Ave, The Plains

10 Courthouse Square, Warrenton \*

87 Lee Highway, Warrenton

Southeast corner of the Intersection, of U.S. Route 29  
and State Route 600

Prince William County

10260 Bristow Center Drive, Bristow Shopping Center,  
Bristow

7485 Limestone Drive, Gainesville

15240 Washington Street, Haymarket

8091 Sudley Road

**First Bank**

112 West King Street

Strasburg 22657-2220

C.E.O.- Scott C. Harvard

Cashier- M. Shane Bell, Chief Financial Officer

*Offices*

City of Richmond

5601 Patterson Avenue

City of Staunton

1 West Frederick Street

City of Waynesboro

1415 West Main Street

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**Banks -- List by Name**

**First Bank (Continued)**

City of Winchester  
1835 Valley Avenue  
Buckingham County  
3474 Rosney Road, Dillwyn  
Frederick County  
695 Fairfax Pike, Stephens City  
208 Crock Wells Mill Drive  
Prince Edward County  
201 South Main Street, Farmville  
Rockingham County  
301 West Spotswood Trail, Elkton  
Shenandoah County  
5304 Main Street, Mt. Jackson  
112 West King Street, Strasburg \*  
860 South Main Street, Woodstock  
Warren County  
1717 Shenandoah Avenue, Front Royal  
508 North Commerce Avenue, Front Royal

**First Bank and Trust Company, The**

P O Box 457  
Lebanon 24266-0457  
C.E.O.- William H. Hayter, President  
Cashier- W. Mark Nelson, Chief Financial Officer

*Offices*

City of Bristol  
1419 West State Street  
38 East Valley Drive  
City of Harrisonburg  
120 University Boulevard  
City of Norton  
1026 Park Avenue  
City of Staunton  
1030 Richmond Road  
Augusta County  
1563 Commerce Road, Verona  
851 Lew Dewitt Boulevard  
Bedford County  
17011 Forest Road, Forest  
Montgomery County  
2695 Prices Fork Road, Blacksburg  
150 Peppers Ferry Road, Christiansburg  
Pulaski County  
7305 Peppers Ferry Boulevard, Fairlawn  
Rockingham County  
610 North Main Street, Unit B  
Russell County  
236 West Main Street, Lebanon \*  
970 East Main Street, Lebanon  
Washington County  
667 West Main Street, Abingdon  
933 East Main Street, Abingdon  
Wise County  
303 West Main Street

**First Bank and Trust Company, The (Continued)**

Wythe County  
1290 N. 4th Street, Wytheville  
Tennessee  
1314 Volunteer Parkway, Bristol  
2100 Forest Drive, Gray  
1185 North State of Franklin Road, Johnson City  
1108 East Stone Drive, Kingsport

**First Community Bank**

P O Box 989  
One Community Place  
Bluefield 24605-0989  
C.E.O.- Gary R. Mills  
Cashier- David D. Brown, V, Chief Financial Officer  
*Offices*

City of Bristol  
821 Commonwealth Avenue  
999 Old Airport Road  
City of Emporia  
125 West Atlantic Street  
City of Salem  
1406 S. Colorado Street  
Carroll County  
148 North Main Street, Hillsville  
Chesterfield County  
14441 Sommerville Court, Midlothian  
11400 Midlothian Turnpike  
6951 Commons Plaza  
Dickenson County  
320 Chase Street, Clintwood  
Henrico County  
2702 North Parham Road  
Montgomery County  
1900 South Main Street, Blacksburg  
109 Roanoke Street, Christiansburg  
1400 Tyler Avenue, Radford  
Pulaski County  
1001 Bob White Boulevard, Pulaski  
Scott County  
135 West Jackson Street, Gate City  
Smyth County  
1425 North Main Street, Marion  
Tazewell County  
101 Sanders Lane, Bluefield  
29 College Drive, Bluefield \*  
3377 Riverside Drive, North Tazewell  
302 Washington Square, Richlands  
Washington County  
164 Old Jonesboro Road, Abingdon  
24412 Maringo Road, Abingdon  
271 West Main Street, Abingdon  
340 West Main Street, Abingdon  
506 Maple Street, Glade Spring

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**Banks -- List by Name**

**First Community Bank (Continued)**

Wythe County

747 Ft. Chiswell Road, Max Meadows

210 East Main Street, Wytheville

North Carolina

115 Main Street East, Banner Elk

1013 Highway 105, Boone

101 Brookfall Dairy Road, Elkin

5519 Mountain View Road, Hays

704 Independence Boulevard, Mount Airy

57 North Main Street, Sparta

92 North Center Street, Taylorsville

5002 Peters Creek Parkway, Winston-Salem

5610 University Parkway, Winston-Salem

Tennessee

2217 Highway 394, Blountville

300 Sunset Drive, Johnson City

2681 Boones Creek Road, Jonnson City

7570 Mountain Grove Drive, Knoxville

4020 Highway 66 South, Rogersville

113 Hardin Lane, Sevierville

1824 Veterans Boulevard, Sevierville

West Virginia

101 Vermillion Street, Athens

111 Citizens Drive, Beckley

211 Federal Street, Bluefield

4206 Coal Heritage Road, Bluefield

2 West Main Street, Buckhannon

6299 Webster Road, Cowen

16 Red Oak Drive, Craigsville

1220 Ritter Drive, Daniels

110 North Pike Street, Grafton

298 Stokes Drive, Hinton

U.S. Route 219, Lindside

100 Market Street, Man

Route 10 Cook Parkway, Oceana

547 Appalachian Highway, Pineville

77 Cedar Street, Pineville

1102 Oakvale Road, Princeton

One Stafford Commons, Princeton

16 West Main Street, Richwood

902 Northside Drive, Summersville

**First Sentinel Bank**

P. O. Box 1050

Richlands 24641-1050

C.E.O.- John C. Thompson, President

Cashier- J. Robert Buchanan, Chief Financial Officer

*Offices*

Bland County

427 Main Street, Bland

Russell County

66 Townview Drive, Lebanon

**First Sentinel Bank (Continued)**

Tazewell County

801 S. College Avenue, Suite 5, Bluefield

12678 George C. Perry Highway, Pounding Mill

315 Railroad Ave, Richlands \*

200 Valley View Street

Wythe County

1105 North Fourth Street, Wytheville

**Freedom Bank of Virginia, The**

10555 Main Street

Fairfax 22030

C.E.O.- Craig S. Underhill, President

Cashier- Karin Johns, Senior Vice President

*Offices*

City of Fairfax

10555 Main Street \*

Fairfax County

4500 Daly Drive, Suite 240, Chantilly

11700 Plaza America Drive, Suite 110, Reston

502 Maple Avenue West, Vienna

**Frontier Community Bank**

400 Lew Dewitt Blvd

Waynesboro 22980-1666

C.E.O.- Alan J. Sweet, President

Cashier- Frederick W. Galway, Jr., Chief Financial Officer

*Offices*

City of Staunton

1013 Richmond Avenue

City of Waynesboro

400 Lew Dewitt Boulevard \*

**Highlands Community Bank**

P O Box 1059

Covington 24426-5059

C.E.O.- Bryan P. Thompson, President

Cashier- Sarah C. Gilbert, Chief Operating Officer

*Offices*

City of Covington

307 Thacker Avenue \*

Alleghany County

1501 Main Street, Clifton Forge

Bath County

9008 Sam Snead Hwy, Hot Springs

**Highlands Union Bank**

P O Box 1128

Abingdon 24212-1128

C.E.O.- Timothy K. Schools

Cashier- James R. Edmondson, Chief Financial Officer

*Offices*

City of Bristol

821 Commonwealth Avenue

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**Banks -- List by Name**

**Highlands Union Bank (Continued)**

City of Bristol  
999 Old Airport Road  
Smyth County  
1425 North Main Street, Marion  
Washington County  
164 Old Jonesboro Road, Abingdon  
24412 Maringo Road, Abingdon  
340 West Main Street, Abingdon \*  
506 Maple Street, Glade Spring  
North Carolina  
115 Main Street East, Banner Elk  
1013 Highway 105, Boone  
Tennessee  
2217 Highway 394, Blountville  
7570 Mountain Grove Drive, Knoxville  
4020 Highway 66 South, Rogersville  
113 Hardin Lane, Sevierville  
1824 Veterans Boulevard, Sevierville

**John Marshall Bank**

1943 Isaac Newton Square, Suite 100  
Reston 20190-5013  
C.E.O.- John R. Maxwell, Chairman of the Board  
Cashier- Carl E. Dodson, Chief Operating Officer  
*Offices*  
City of Alexandria  
640 Franklin Street  
Arlington County  
2300 Wilson Boulevard  
Fairfax County  
1943 Isaac Newton Square, Reston \*  
8229 Boone Boulevard, Suite 102, Vienna  
Loudoun County  
842 South King Street, Leesburg  
Prince William County  
14130 Noblewood Plaza, Suite 201, Woodbridge  
District of Columbia  
1330 New Hampshire Avenue, NW, Suite 111,  
Washington  
1401 H Street, NW, Suite 702, Washington  
Maryland  
11 N. Washington Street, Rockville

**Lee Bank & Trust Company**

P O Box 100  
Pennington Gap 24277-0100  
C.E.O.- Robert M. Coffey  
Cashier- Deborah Pendleton, Chief Financial Officer  
*Offices*  
City of Bristol  
707 Gate City Highway  
Lee County  
32739 Main Street, Jonesville

**Lee Bank & Trust Company (Continued)**

Lee County  
600 West Morgan Avenue, Pennington Gap \*  
Washington County  
17510 Lee Highway, Abingdon

**MainStreet Bank**

10089 Fairfax Boulevard  
Fairfax 22030-1742  
C.E.O.- Jeff W. Dick, Chairman of the Board  
Cashier- Thomas J. Chmelik, Chief Financial Officer  
*Offices*  
City of Fairfax  
10089 Fairfax Boulevard \*  
4029 Chain Bridge Road  
Arlington County  
1000 N. Highland Street  
Fairfax County  
727 Elden Street, Herndon  
1354 Old Chain Bridge Road, McLean  
Loudoun County  
307 East Market Street, Leesburg

**Miners Exchange Bank**

P O Box 1197  
Coeburn 24230-1197  
C.E.O.- Charles R. Ward, President  
Cashier- Jeffrey S. Johnson, Chief Financial Officer  
*Offices*  
City of Norton  
Norton Square Shopping Center, Route 58, Norton  
Wise County  
102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
483 Front Street, Coeburn \*  
Wise Street, Ridgeview Shopping Center, St Paul  
309 Vanover Avenue, N.E.

**Movement Bank**

P O Box 6400  
Danville 24543-6400  
C.E.O.- Thomas E. Smith, President  
*Offices*  
City of Danville  
201 N Union Street \*

**New Peoples Bank, Inc.**

53 Commerce Drive  
P O Box 1810  
Honaker 24260-1810  
C.E.O.- C. Todd Asbury, President  
*Offices*  
City of Bristol  
102 Linden Square Drive

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**Banks -- List by Name**

**New Peoples Bank, Inc. (Continued)**

Buchanan County  
20487 Riverside Drive, Grundy  
Dickenson County  
198 Colley Shopping Center Hwy 83, Clintwood  
111 Haysi Main Street, Haysi  
Russell County  
87 Miners Drive, Castlewood  
53 Commerce Drive, Honaker \*  
1421 East Main Street, Lebanon  
Scott County  
663 East Jackson Street, Gate City  
1299 U. S. Highway 23 South, Weber City  
Smyth County  
155 East Lee Highway, Chilhowie  
Tazewell County  
U.S. Routes 19 and 460, Pounding Mill  
157 Tazewell Mall Circle, Tazewell  
514 Commerce Drive  
Washington County  
350 West Main Street, Abingdon  
Wise County  
419 Shawnee Avenue East, Big Stone Gap  
5448 Wise-Norton Road, Esserville  
11241 Indian Creek Road, Pound  
Tennessee  
2600 North John B. Dennis Highway, Kingsport  
West Virginia  
1221 Stafford Drive, Princeton  
207 Oakvale Road, Princeton

**Peoples Community Bank**

P O Box 306  
Montross 22520-0306  
C.E.O.- Robert K. Bailey III, President  
Cashier- Zirkle Blakey, III, Chief Financial Officer  
*Offices*  
City of Fredericksburg  
175 Kings Highway  
King George County  
5082 James Madison Parkway  
8065 Kings Highway  
Richmond County  
4593 Richmond Road, Warsaw  
Westmoreland County  
15960 Kings Highway, Montross \*

**Pioneer Bank**

P. O. Box 10  
Stanley 22851-0010  
C.E.O.- Mark N. Reed, President  
Cashier- Lori G. Hassett, Chief Financial Officer  
*Offices*  
City of Harrisonburg  
890 West Market Street  
Albemarle County  
630 Peter Jefferson Parkway, Suite 190  
Greene County  
58 Stoneridge Drive, North, Ruckersville  
8315 Spotswood Trail, Stanardsville  
Page County  
800 East Main Street, Luray  
511 South Third Street, Shenandoah  
252 E. Main Street, Stanley \*

**Select Bank**

P. O. Box 4620  
Lynchburg 24502-0620  
C.E.O.- J. Michael Thomas  
Cashier- Francis "Bucky" Falls, Senior Vice President  
*Offices*  
City of Lynchburg  
4925 Boonsboro Road  
7113 Timberlake Road  
Bedford County  
1387 American Way Court  
211 Gristmill Drive \*

**Sonabank**

10900 Nuckols Road, Suite 325  
Glen Allen 23060  
C.E.O.- Georgia S. Derrico, Chairman of the Board  
Cashier- William H. Lagos, Executive Vice President  
*Offices*  
City of Colonial Heights  
3012 Boulevard  
City of Fairfax  
10855 Fairfax Boulevard  
City of Hampton  
2198 Coliseum Drive  
City of Newport News  
11801 Merchants Walk  
City of Williamsburg  
1430 Building 12 High Street  
Albemarle County  
1770 Timberwood Boulevard  
Alleghany County  
511 Main Street, Clifton Forge  
Chesterfield County  
350 East Hundred Road, Chester  
13804 Hull Street Road, Midlothian

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**Banks -- List by Name**

**Sonabank (Continued)**

Essex County  
307 Church Lane, Tappahannock \*  
Essex Square Shopping Center, 1665 Tappahannock  
Boulevard, Tappahannock

Fairfax County  
6830 Old Dominion Drive, McLean  
11527 Sunrise Valley Drive, Reston

Fauquier County  
11-A Main Street, Warrenton

Gloucester County  
7132 George Washington Memorial Hwy, Gloucester  
1953 George Washington Memorial Hwy., Gloucester  
Point

Hanover County  
201 North Washington Highway, Ashland  
8123 Mechanicsville Turnpike, Mechanicsville  
9495 Charter Gate Drive, Mechanicsville

Henrico County  
8821 West Broad Street

King William County  
20 Commerce Lane

Lancaster County  
437 North Main Street, Kilmarnock

Loudoun County  
1 East Market Street, Leesburg  
10 West Washington Street, Middleburg  
43086 Peacock Market Plaza, South Riding

Middlesex County  
16273 General Puller Highway Suite D, Deltaville  
11290 General Puller Highway, Hartfield  
291 Virginia Street, Urbanna

New Kent County  
2599 New Kent Highway, Quinton

Northumberland County  
14954 Northumberland Highway, Burgess  
110 Northumberland Highway, Callao  
6941 Northumberland Highway, Heathsville

Prince William County  
6719 Leaberry Way, Unit L, The Shoppes at Haymarket

Shenandoah County  
9484 Congress Street, New Market

Southampton County  
22241 Main Street, Courtland  
22510 Linden Street, Courtland

Surry County  
176 Colonial Trail East, Surry

Sussex County  
209 West Main Street, Waverly  
233 South County Drive, Waverly

Warren County  
1 South Royal Avenue, Front Royal

Maryland  
7700 Wisconsin Avenue, Bethesda  
14118 Brandywine Road, Brandywine

**Sonabank (Continued)**

Maryland  
37 North Market Street, Frederick  
12800 Middlebrook Road, Germantown  
4009 Old Town Road, Huntington  
137 E. Chesapeake Beach Road, Owings  
11200 Rockville Pike, Rockville  
9707 Medical Center Drive, Suite 150, Rockville  
14804 Pratt Street, Upper Marlboro

**Touchstone Bank**

PO Box 2230  
Prince George 23875-2230  
C.E.O.- Richard M. Liles, Chairman of the Board  
Cashier- James Bryant Neville, Jr., Chief Financial Officer

*Offices*

City of Colonial Heights  
3115 Boulevard

Brunswick County  
4200 Gasburg Road, Gasburg

Chesterfield County  
200 Johnson Creek, Chester  
6300 River Road, Matoaca

Dinwiddie County  
20701 First Street, McKenney \*  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684

Mecklenburg County  
581 Madison Street, Boydton  
701 Virginia Avenue, Clarksville  
800 North Mecklenburg Avenue, South Hill

Prince George County  
4700 Owens Way

North Carolina  
202 North Main Street, Louisburg  
778 Old Farm Road South, Roanoke Rapids

**Towne Bank**

6001 Harbour View Boulevard  
Suffolk 23435-2767  
C.E.O.- G. Robert Aston Jr., Chairman of the Board  
Cashier- Clyde E. McFarland, Executive Vice President

*Offices*

City of Chesapeake  
1312 Greenbrier Parkway  
137 Mount Pleasant Road

City of Hampton  
550 Settlers Landing Road

City of Newport News  
1 Old Oyster Point Road  
11001 Warwick Boulevard

City of Norfolk  
1 Colley Avenue, Suite 100  
1006 Colley Avenue

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**Banks -- List by Name**

**Towne Bank (Continued)**

City of Norfolk  
101 West Main Street, Suite 1000, World Trade Center  
109 E. Main Street  
7500 Granby Street  
City of Portsmouth  
200 High Street  
5716 High Street \*  
6201 Portsmouth Boulevard  
City of Richmond  
800 East Canal Street  
9000 West Huguenot Road  
City of Suffolk  
5806 Harbour View Boulevard  
City of Virginia Beach  
2539 Princess Anne Road  
297 Constitution Drive  
3100 Shore Drive  
5200 Providence Road  
600 22nd Street, Suite 100  
984 First Colonial Road  
City of Williamsburg  
1510 Quarterpath Road  
Chesterfield County  
9761 Iron Bridge Road  
Hanover County  
7279 Bell Creek Road South, Mechanicsville  
Henrico County  
4501 Cox Road, Glen Allen  
1717 Bellevue Avenue  
4901 Libbie Mill East Boulevard  
5100 Nine Mile Road  
7013 Three Chopt Road  
James City County  
5216 Monticello Avenue  
York County  
6515 George Washington Memorial Hwy, Yorktown  
North Carolina  
178 U.S. 158 West, Camden  
5000 Valleystone Drive, Suite 110, Cary  
6337 Morrison Boulevard, Charlotte  
824 Ocean Trail, Corolla  
6670 Caratoke Highway, Grandy  
802 Green Valley Road, Suite 100, Greensboro  
2839 Charles Blvd., Greenville  
250 Caratoke Highway, Moyock  
2525 S. Croatan Highway, Nags Head  
3535 Glenwood Avenue, Raleigh  
2 Juniper Trail, Southern Shores

**TruPoint Bank**

P O Box 1010  
Grundy 24614-1010  
C.E.O.- Barry C. Elswick, President  
Cashier- E. Scott Butcher, Chief Financial Officer  
*Offices*  
City of Bristol  
1897 Lee Highway  
Buchanan County  
U.S. Route 460 East, Grundy  
Walnut Street & Main Street, Grundy \*  
U.S. Route 460, 0.2 miles east of State Rt. 624,  
Oakwood  
Russell County  
16-18 Main Street, Lebanon  
Tazewell County  
1320 Governor George C. Peery Hwy, Pounding Mill  
1425 Second Street, Richlands  
Washington County  
600 East Main Street, Abingdon  
914 W. Main Street, Abingdon  
Wise County  
28 Russell Street, St. Paul  
North Carolina  
116 Executive Park, Asheville  
Tennessee  
709 Med Tech Parkway, Johnson City

**Trustar Bank**

774A Walker Road, Suite 220  
Great Falls 22066  
C.E.O.- Shaza Andersen  
*Offices*  
Fairfax County  
774 A Walker Road, Suite 220, Great Falls \*  
1650 Tysons Boulevard, Suite 950, McLean

**United Bank**

2071 Chain Bridge Rd., Suite 600  
Vienna 22182-2622  
Cashier- E. Scott Butcher, Chief Financial Officer  
*Offices*  
City of Alexandria  
1737 King Street  
2401 Mount Vernon Avenue  
302 South Washington Street  
506 King Street  
5140 Duke Street  
City of Charlottesville  
100 5th Street, SE  
City of Fairfax  
10641 Lee Highway  
11185 Main Street \*  
4021 University Drive

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Banks -- List by Name**

**United Bank (Continued)**

City of Fredericksburg  
501 C Jefferson Davis Highway  
Central Park Town Center, 1304 Central Park  
Boulevard

City of Harrisonburg  
110 University Boulevard  
1980 South Main Street  
624 Chicago Avenue  
677 Chicago Avenue

City of Manassas  
9626 Center Street  
9872 Liberia Avenue

City of Winchester  
139 N. Cameron Street  
2252 Valley Avenue

Albemarle County  
1265 Seminole Trail

Arlington County  
2409 Columbia Pike  
2930 Wilson Boulevard  
5350 Lee Highway  
6500 Williamsburg Boulevard  
Quincy Plaza, 907 N. Quincy Street

Augusta County  
54 Franklin Street, Suite 102, Weyers Cave  
2556 Jefferson Highway, Suite 110

Fairfax County  
3289 Woodburn Road, Annandale  
4230 John Marr Drive, Annandale  
Centreridge Market Place, 6375 Multiplex Drive,  
Centreville  
14000 Sullyfield Circle, Chantilly  
4501 Daly Drive, Chantilly  
5766 Union Mill Road, Clifton  
1451 Dolley Madison Boulevard, McLean  
8270 Greensboro Drive, McLean  
11820 Spectrum Center, Reston  
1900 Centennial Park Drive, Reston  
7830 Backlick Road, Suite 101, Springfield  
2071 Chain Bridge Road, Vienna  
374 Maple Avenue, Vienna  
10695-B Braddock Road  
4100 Monument Corner Drive  
7115 Leesburg Pike  
7901 Richmond Highway

Frederick County  
4095 Valley Pike, Stephens City  
1447 North Frederick Pike  
199 Front Royal Pike  
2051 Northwestern Pike

Greene County  
96 Main Street, Standardsville

**United Bank (Continued)**

Loudoun County  
21885 Ryan Center Way, Ashburn  
Dulles 606 Retail Center, 23510 Overland Drive,  
Dulles  
20 Catocin Circle, S. E., Leesburg  
531-A East Market Street, Leesburg  
440 East Main Street, Purcellville  
46005 Regal Plaza, Suite 180, Sterling

Prince William County  
17054 Jefferson Davis Highway, Dumfries  
7905 Heritage Village Plaza, Gainesville  
2030 Old Bridge Road, Lake Ridge  
13870 Smoketown Road, Woodbridge  
10830 Balls Ford Road

Rockingham County  
309 North Main Street, Bridgewater  
361 South Main Street, Broadway  
410 West Spotswood Trail, Elkton

Shenandoah County  
120 Oxbow Drive, Strasburg  
1014 South Main Street, Woodstock

Spotsylvania County  
10800-A Courthouse Road

Stafford County  
289 Garrisonville Road

Warren County  
1729 N. Shenandoah Avenue, Front Royal  
Post Office Plaza, 300 Warren Ave, Front Royal

District of Columbia  
1001 G Street, N.W., Washington  
1001 Wisconsin Avenue, N.W., Washington  
1301 U Street, N.W., Washington  
1776 K Street, N.W., Washington  
1825 Wisconsin Avenue, NW, Washington  
4900 Massachusetts Avenue, N.W., Washington

Maryland  
7315 Wisconsin Avenue, Bethesda  
7845 Wisconsin Avenue, Bethesda  
5410 Wisconsin Avenue, Chevy Chase  
16268 Frederick Road, Gaithersburg  
1219 Mount Aetna Road, Hagerstown  
18750 North Pointe Drive, Hagerstown  
12127 Rockville Pike, Rockville  
8630 Fenton Street, Silver Spring

Ohio  
3198 Belmont Street, Bellaire

Pennsylvania  
113 Penn Street, Point Marion  
69 Main Street, Smithfield  
100 Walnut Hill Road, Uniontown  
81 W Main Street, Uniontown

West Virginia  
20020 Midland Trail, Ansted

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Banks -- List by Name**

**United Bank (Continued)**

West Virginia  
129 Main Street, Beckley  
60 Raleigh Mall, Beckley  
4605 Pennsylvania Avenue, Big Chimney  
555 C Street, Ceredo  
106 West Washington Street, Charles Town  
1079 Charleston Town Center, Charleston  
4901 Maccorkle Avenue SE, Charleston  
500 Virginia Street East, Charleston  
550 Emily Drive, Clarksburg  
90 Railroad Avenue East, Cowen  
1661 Smoot Avenue, Danville  
1200 Grosscup Avenue, Dunbar  
145 West Maple Avenue, Fayetteville  
101 East Main Street, Glenville  
2889 Third Avenue, Huntington  
274 SR 34, Hurricane  
7699 Winchester Avenue, Inwood  
220 Main Street, Logan  
507 Holly Avenue, Logan  
300 Market Street, Man  
24 District Way, Martinsburg  
450 Foxcroft Avenue, Martinsburg  
5453 Williamsport Pike, Martinsburg  
200 Fourth Street, Montgomery  
101 Venture Drive, Morgantown  
154 Fayette Street, Morgantown  
1750 Earl L. Core Road, Morgantown  
40 Hurley Street, Morgantown  
990 Elmer Prince Drive, Morgantown  
621 Seventh Street, Moundsville  
1 Rosemar Circle, Parkersburg  
514 Market Street, Parkersburg  
113 North Street, Ripley  
716 West Main Street, Ripley  
7867 Martinsburg Pike, Maddex Square, Shepherdstown  
425 Robert C. Byrd Drive, Sophia  
2004 West Webster Road, Summersville  
234 Grand Central Mall, Vienna  
2650 Grand Central Avenue, Vienna  
One Court Square, Webster Springs  
109 Three Springs Drive, Weirton  
3567 Main Street, Weirton  
202 Main Avenue, Weston  
1269 Warwood Avenue, Wheeling  
14 Bethlehem Boulevard, Wheeling  
1501 Market Street, Wheeling  
21 Twelfth Street, Wheeling  
2180 National Road, Wheeling

**VCC Bank**

7814 Carousel Lane  
Richmond 23294-4212  
C.E.O.- Jane N. Henderson, President  
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer  
*Offices*  
Henrico County  
7814 Carousel Lane \*  
Montgomery County  
110 Peppers Ferry Road, Christiansburg

**Village Bank**

P O Box 330  
Midlothian 23113-0330  
C.E.O.- William G. Foster, Jr., President  
Cashier- C. Harri Whitehurst, Jr., Chief Financial Officer  
*Offices*  
Chesterfield County  
4221 West Hundred Road, Chester  
13531 Midlothian Turnpike, Midlothian \*  
6736 Southshore Drive, Midlothian  
Hanover County  
10035 Sliding Hill Road, Ashland  
8051 Mechanicsville Turnpike, Mechanicsville  
Henrico County  
1401 Santa Rosa Road  
1650 Willow Lawn Drive  
James City County  
5372 Discovery Park Boulevard, Suite 101  
Powhatan County  
1793 South Creek One

**Virginia Bank and Trust Company**

P O Box 3447  
Danville 24543-3447  
C.E.O.- Donald W. Merricks, President  
*Offices*  
City of Danville  
2600 Riverside Drive, Kings Fairground Plaza  
3300 North Main Street  
336 Main Street \*  
U.S. Route 58 East and Airport Drive  
Campbell County  
1729 Calohan Road, Rustburg  
Pittsylvania County  
55 North Main Street, Chatham  
10370 Martinsville Highway  
4080 Franklin Turnpike

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Banks -- List by Name**

**Virginia Commonwealth Bank**

P O Box 17310  
Richmond 23226-7310  
C.E.O.- C. Franklin Scott, III, President  
Cashier- Deborah M. Evans, Comptroller

*Offices*

City of Colonial Heights  
3209 Boulevard  
City of Petersburg  
1955 South Sycamore Street  
1965 Wakefield Street  
City of Richmond  
5711 Patterson Avenue  
City of Suffolk  
1703 North Main Street  
City of Virginia Beach  
300 32nd Street, Suite 104  
Chesterfield County  
4600 West Hundred Road, Chester  
11450 Robious Road, North Chesterfield  
1118 Courthouse Road  
Henrico County  
1801 Bayberry Court, Suite 101 \*  
900 North Parham Road  
Lancaster County  
100 South Main Street, Kilmarnock  
Lancaster Square Shopping Center, North Main Street,  
Kilmarnock  
State Route 3, Ice House Field Shopping Center, White  
Stone  
Middlesex County  
10880 General Puller Highway, Hartfield  
Northumberland County  
15104 Northumberland Highway, Burgess  
Routes 202 and 360, Callao  
Richmond County  
610 West Richmond Road, Warsaw  
Westmoreland County  
680 McKinney Boulevard, Colonial Beach  
Route 3 Kings Highway, Montross

**Virginia Partners Bank (Continued)**

Maryland  
115 E. Charles Street, La Plata

**Virginia Partners Bank**

410 William Street  
Fredericksburg 22401-8029  
C.E.O.- Lloyd B. Harrison, III  
Cashier- Catherine Phillips

*Offices*

City of Fredericksburg  
317-319 William Street  
410 William Street \*  
Cowan Center, 2521 Cowan Boulevard  
Spotsylvania County  
4210 Plank Road

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Savings Institutions -- List by Name**

**Elizabeth Building and Loan Association,  
Incorporated**

519 Washington Street  
Portsmouth, VA

C.E.O.- Kenneth L. Wimbrough, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
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**Consolidated Report of Condition for Credit Unions**  
**As of December 31**

	2018	2019
<b>ASSETS</b>		
Loans .....	\$6,378,271,649	\$6,639,939,107
LESS: Allowance for loan losses .....	64,587,709	68,185,533
Cash .....	444,979,670	758,438,581
Available for Sale securities .....	1,405,169,494	1,509,475,539
Held to Maturity securities .....	388,194,476	143,799,123
Shares, deposits & certificates in Corporate Centrals .....	330,000	4,078,000
Shares, deposits & certificates in banks and S&Ls .....	86,795,462	65,861,500
Shares, deposits & certificates in other credit unions .....	22,791,526	16,971,850
All other investments .....	77,937,130	75,864,708
Land and buildings (net of depreciation) .....	186,784,145	200,536,531
Other fixed assets (net of depreciation) .....	27,790,804	31,282,737
Share insurance capitalization deposit .....	73,637,918	75,181,996
All other assets .....	166,701,665	187,552,283
<b>TOTAL ASSETS .....</b>	<b>\$9,194,796,230</b>	<b>\$9,640,796,422</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Notes/interest payable .....	\$444,870,254	\$354,978,544
Accounts payable .....	116,565,732	143,209,277
Dividends payable .....	395,619	419,709
<b>TOTAL LIABILITIES .....</b>	<b>\$561,831,605</b>	<b>\$498,607,530</b>
Share certificates .....	\$1,386,215,896	\$1,550,499,269
Share draft accounts .....	1,460,944,328	1,539,426,219
IRA accounts .....	584,063,886	599,102,801
Other shares and deposits .....	4,249,304,360	4,409,383,644
<b>TOTAL SHARES AND DEPOSITS .....</b>	<b>\$7,680,528,470</b>	<b>\$8,098,411,933</b>
Regular/statutory reserve .....	\$86,252,573	\$85,195,619
Other reserves .....	91,801,357	91,801,357
Appropriation For Non-Conforming Investments .....	0	2,391
Equity Acquired in a Merger .....	14,004,888	21,446,229
Unrealized Gains (Losses) on Available for Sale Securities .....	(23,695,421)	10,145,162
Other comprehensive Income .....	(43,262,005)	(60,655,213)
Accumulated Unrealized G/L on Cash Flow Hedges .....	0	0
Undivided earnings .....	827,334,763	895,841,414
<b>TOTAL EQUITY .....</b>	<b>\$952,436,155</b>	<b>\$1,043,776,959</b>
<b>TOTAL LIABILITIES, SHARES &amp; EQUITY .....</b>	<b>\$9,194,796,230</b>	<b>\$9,640,796,422</b>
Number of credit unions in operation .....	28	27

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2019 ANNUAL REPORT**

**Consolidated Report of Income for Credit Unions**  
**For the Year Ended December 31**

	2018	2019
<b>INCOME</b>		
Interest on loans (gross) .....	\$319,461,822	\$347,772,061
LESS: Interest refunded .....	0	0
Income from investments .....	51,427,195	55,068,640
Income from Trading .....	(76,958)	N/A
Fee income .....	57,912,756	60,197,228
Other operating income .....	80,851,190	95,367,263
<b>TOTAL GROSS INCOME .....</b>	<b>\$509,576,005</b>	<b>\$558,405,192</b>
<b>EXPENSES</b>		
Employee compensation & benefits .....	\$174,157,987	\$194,930,545
Travel & conference expense .....	3,545,095	3,477,801
Office occupancy expense .....	16,745,098	17,509,517
Office operations expense .....	63,792,288	69,145,106
Education & promotional expenses .....	11,590,188	12,722,630
Loan servicing expense .....	32,391,972	36,132,581
Professional & outside services .....	13,251,590	13,646,793
Provision for loan losses .....	52,943,616	49,341,959
Members insurance .....	73,580	41,157
Operating fees (examination & supervision fees) .....	1,084,670	1,652,170
Miscellaneous operating expenses .....	5,303,594	5,873,566
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS .....</b>	<b>\$374,879,678</b>	<b>\$404,473,825</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS .....</b>	<b>\$134,696,327</b>	<b>\$153,931,367</b>
Gains (losses) on securities .....	\$2,224,941	\$1,463,388
Gains (losses) on disposition of assets .....	(308,321)	1,068,537
Other non-operating income (expense) .....	(3,430)	115,000
<b>TOTAL NON-OPERATING GAINS (LOSSES) .....</b>	<b>\$1,913,190</b>	<b>\$2,646,925</b>
Total net income (loss) before dividends .....	\$136,609,517	\$156,578,292
Interest on borrowed money .....	13,587,343	11,566,218
Dividends .....	50,965,850	68,819,778
<b>Net income (loss) after dividends .....</b>	<b>\$72,056,324</b>	<b>\$76,192,296</b>
Transfer to Regular Reserve .....	\$0	\$11,219

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data for Virginia State Chartered-Credit Unions  
As of December 31, 2019**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Shares &amp; Deposits (\$000)</b>	<b>Net Worth (\$000)</b>
A B & W Credit Union, Incorporated	Alexandria	27,601	23,620	4,642
Augusta Health Care Credit Union, Incorporated	Fishersville	12,078	10,228	1,848
Baylands Family Credit Union, Inc.	West Point	85,262	78,377	7,512
Beacon Credit Union, Incorporated	Lynchburg	210,316	174,590	20,498
Blue Eagle Credit Union	Roanoke	157,730	138,349	20,650
Cadmus Credit Union, Incorporated	Richmond	1,357	1,191	155
Credit Union of Richmond Incorporated	Richmond	68,567	57,008	12,389
Dominion Energy Credit Union	Richmond	301,375	260,302	38,400
DuPont Community Credit Union	Waynesboro	1,271,998	1,110,218	133,524
Hampton Roads Educators Credit Union, Inc.	Hampton	32,347	30,534	2,675
Jackson River Community Credit Union	Covington	83,927	73,465	10,701
Loudoun Credit Union	Leesburg	42,586	38,476	3,862
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	499,530	435,698	58,960
N.C.S.E. Credit Union, Inc.	Lovington	940	696	245
Newport News Municipal Employees Credit Union, Incorporated	Newport News	40,596	37,043	3,446
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,743,830	1,444,307	223,058

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data for Virginia State Chartered-Credit Unions  
As of December 31, 2019**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Shares &amp; Deposits (\$000)</b>	<b>Net Worth (\$000)</b>
Northern Star Credit Union, Incorporated	Portsmouth	83,271	65,133	9,995
P.W.C. Employees Credit Union	Woodbridge	61,238	51,747	9,247
Petersburg Federal Reformatory Credit Union, Incorporated	Hopewell	3,771	2,708	1,046
PFD Firefighters Credit Union, Incorporated	Portsmouth	29,362	25,064	4,184
Prime Care Credit Union, Incorporated	Norfolk	19,172	16,234	2,815
Richmond Virginia Fire Police Credit Union Inc.	Richmond	18,611	16,157	2,279
Riverside Health System Employees' Credit Union, Incorporated	Newport News	7,431	6,016	1,385
University of Virginia Community Credit Union, Inc.	Charlottesville	1,026,121	892,388	109,549
Virginia Credit Union, Inc.	Richmond	3,729,406	3,037,239	400,423
Virginia Educators' Credit Union	Newport News	66,367	56,914	9,192
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	Richmond	16,005	14,709	1,300

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**Credit Unions -- Applications Received and/or Acted Upon**

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
03/07/19	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Entrust Financial Credit Union, Richmond, VA	Approved 05/09/19
06/06/19	Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it N.C.S.E. Credit Union, Inc., Lovingston, VA	Approved 12/18/19

**New Service Facilities**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/10/19	Newport News Shipbuilding Employees' Credit Union, Inc.	1013 University Boulevard Suffolk, VA	Approved 01/24/19

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**Credit Unions -- Status Changes**

**Mergers**

June	21	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Entrust Financial Credit Union, Richmond, VA
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**Office Relocations**

February	25	Beacon Credit Union, Incorporated, Lynchburg, VA moved its branch office from 2293 Magnolia Avenue, Buena Vista, VA to 2101 Forest Avenue, Buena Vista, VA
August	05	Dominion Energy Credit Union, Richmond, VA moved its branch office from One James River Plaza Lobby Level, Richmond, VA to 600 East Canal Street Lobby, Richmond, VA
March	18	Virginia Credit Union, Inc., Richmond, VA moved its branch office from 9951 Jefferson Davis Highway, Fredericksburg, VA to 4531 Spotsylvania Parkway, Fredericksburg, VA

**New Service Facilities**

March	27	University of Virginia Community Credit Union, Inc. opened a service facility at 5714 Three Notch'd Road, Crozet, VA
May	08	Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 1013 University Boulevard, Suffolk, VA

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**Credit Unions -- List by Name**

**A B & W Credit Union, Incorporated**

6201 Richmond Highway  
Alexandria, VA 22303  
Treasurer- Mack Reel

**Augusta Health Care Credit Union,  
Incorporated**

78 Medical Center Drive  
P O Box 1000  
Fishersville, VA 22939  
Treasurer- James Hathaway

**Baylands Family Credit Union, Inc.**

2004 Main Street  
P. O. Box 392  
West Point, VA 23181  
Treasurer- Christopher Burgess  
*Service Facilities -*  
2111 Pocahontas Trail  
Quinton, VA 23141  
7031 Richmond Road  
Williamsburg, VA 23188

**Beacon Credit Union, Incorporated**

107 Leroy Bowen Drive  
P O Box 4319  
Lynchburg, VA 24502  
Treasurer- Wesley Gordon  
*Service Facilities -*  
2101 Forest Avenue  
Buena Vista, VA 24416  
1901 Goodyear Boulevard  
Danville, VA 24541  
320 Old Riverside Drive  
Danville, VA 24541  
630 Piney Forest Road  
Danville, VA 24540  
19029 Forest Road  
Lynchburg, VA 24502  
2134 Langhorne Road  
Lynchburg, VA 24502  
6320 Logans Lane  
Lynchburg, VA 24506  
Amelon Shopping Square  
Madison Heights, VA

**Blue Eagle Credit Union**

419 Rutherford Avenue NE  
Roanoke, VA 24018  
Treasurer- Jeff Thompson  
*Service Facilities -*  
1210 Greenview Drive  
Lynchburg, VA 24502

**Blue Eagle Credit Union (Continued)**

*Service Facilities -*  
3300 Odd Fellows Road  
Lynchburg, VA  
1430 Hershberger Road NW  
Roanoke, VA 24012  
2121 Electric Road  
Roanoke, VA  
7208-A Williamson Road  
Roanoke, VA 24019

**Cadmus Credit Union, Incorporated**

2901 Byrdhill Road  
P.O. Box 27481  
Richmond, VA 23228  
Treasurer- Donald W. Hill

**Credit Union of Richmond Incorporated**

1601 Ownby Lane  
Richmond, VA 23220  
Treasurer- Yvonne J. Baylor  
*Service Facilities -*  
101 South Davis Avenue  
Richmond, VA 23261  
1801 Brook Road  
Richmond, VA 23260

**Dominion Energy Credit Union**

600 East Canal Street Lobby  
Richmond, VA 23219  
Treasurer- Michael C. Swalley  
*Service Facilities -*  
5000 Dominion Boulevard  
Glen Allen, VA 23060  
120 Tredegar Street  
Richmond, VA 23219

**DuPont Community Credit Union**

140 Lucy Lane  
P. O. Box 1365  
Waynesboro, VA 22980  
Treasurer- Leslie Ramsey  
*Service Facilities -*  
1820 South High Street  
Harrisonburg, VA 22801  
1900 Stone Spring Road  
Harrisonburg, VA 22801  
1925 Reservoir Street  
Harrisonburg, VA 22801  
47 W. Kaylor Park Drive  
Harrisonburg, VA 22801  
1130 North Lee Highway  
Lexington, VA 24450

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**Credit Unions -- List by Name**

**DuPont Community Credit Union (Continued)**

*Service Facilities -*

105 Community Way  
Staunton, VA 24401  
410 N. Augusta Street  
Staunton, VA  
2518 Stuarts Draft Highway  
Stuarts Draft, VA 24477  
315 Lee Highway  
Verona, VA 24482  
1140 Shenandoah Village Drive  
Waynesboro, VA 22980  
200 East Broad Street  
Waynesboro, VA 22980  
2200 W. Main Street  
Waynesboro, VA 22980  
1025 Woodstock Commons Drive  
Woodstock, VA 22664

**Hampton Roads Educators Credit Union,  
Inc.**

2130 Cunningham Drive  
Hampton, VA 23666  
Treasurer- Donald O. Sandridge

**Jackson River Community Credit Union**

347 North Court Avenue  
Covington, VA 24426  
Treasurer- David Vest  
*Service Facility -*  
210 Westvaco Road  
Low Moor, VA 24457

**Loudoun Credit Union**

801 Sycolin Road SE, Suite 101  
Leesburg, VA 20175  
Treasurer- Norman Butts  
*Service Facility -*  
112 A South Street, SE  
Leesburg, VA 20175

**Martinsville Du Pont Employees Credit Union,  
Incorporated d/b/a ValleyStar Credit Union**

35 Dupont Road  
Martinsville, VA 24115  
Treasurer- Steve Isley  
*Service Facilities -*  
41 Wheeler Avenue  
Collinsville, VA 24078  
212 Holt Garrison Parkway  
Danville, VA  
3240 Franklin Turnpike  
Danville, VA 24540

**Martinsville Du Pont Employees Credit Union,  
Incorporated d/b/a ValleyStar Credit Union (Continued)**

*Service Facilities -*

913 E. Church Street  
Martinsville, VA 24112  
1801 Dabney Road  
Richmond, VA 23230  
7176 Greensboro Road  
Ridgeway, VA 24148  
3452 Buck Mountain Road  
Roanoke, VA 24018  
1080 Old Franklin Turnpike  
Rocky Mount, VA 24151  
924 Tanyard Road  
Rocky Mount, VA 24151  
4027 Halifax Road  
South Boston, VA 24592  
501 W. Broad St.  
Waynesboro, VA 22980

**N.C.S.E. Credit Union, Inc.**

6919 Thomas Nelson Highway  
Lovingston, VA 22949  
Treasurer- Phyllis M. Drumheller

**Newport News Municipal Employees Credit Union,  
Incorporated**

502 Operations Drive  
Newport News, VA 23602  
Treasurer- Ronald W. Jones  
*Service Facility -*  
210 25th Street  
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union**

3711 Huntington Avenue  
Newport News, VA 23607  
Treasurer- Mary Campbell  
*Service Facilities -*  
2445 Old Taylor Road  
Chesapeake, VA 23321  
401 Albemarle Drive Suite 102  
Chesapeake, VA 23322  
544 Battlefield Boulevard South  
Chesapeake, VA 23322  
677 N. Battlefield Boulevard  
Chesapeake, VA  
5028 George Washington Memorial Hwy.  
Grafton, VA 23692  
1168 Big Bethel Road  
Hampton, VA 23666  
199 Fox Hill Road  
Hampton, VA

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**Credit Unions -- List by Name**

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union (Continued)**

*Service Facilities -*

22 Lincoln Street  
Hampton, VA 23669  
2300 Cunningham Drive  
Hampton, VA 23666  
500 West Park Lane  
Hampton, VA 23666  
5200 West Mercury Boulevard  
Hampton, VA 23605  
Gateway 2000, 22 Enterprise Parkway  
Suite 160  
Hampton, VA 23666  
2369 George Washington Memorial Hwy.  
Hayes, VA 23072  
11820 Fountain Way  
Newport News, VA 23606  
12512 Warwick Boulevard  
Newport News, VA 23606  
12525 Jefferson Avenue  
Newport News, VA 23602  
230 41st Street, Building 520  
Newport News, VA 23607  
2700 Huntington Avenue, Building 902  
Newport News, VA 23607  
2900 Washington Avenue, Building 901  
Newport News, VA 23607  
3101 Jefferson Avenue  
Newport News, VA  
35th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
4215 Marshall Avenue, Building 600  
Newport News, VA 23607  
433 Denbigh Boulevard  
Newport News, VA 23608  
5001 Huntington Avenue  
Newport News, VA 23607  
60th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
8000 Marshall Avenue  
Newport News, VA 23605  
955 Harpersville Road  
Newport News, VA  
Northrup Grumman Newport News  
Building 907, 210 47th Street  
Newport News, VA 23607  
600 Church Street Room 111  
Norfolk, VA 23501  
1290 Smithfield Plaza  
Smithfield, VA 23430  
1013 University Boulevard  
Suffolk, VA 23435

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union (Continued)**

*Service Facilities -*

1463 North Main Street  
Suffolk, VA 23434  
5225 Providence Road  
Virginia Beach, VA  
4171 Ironbound Road  
Williamsburg, VA 23188

**Northern Star Credit Union, Incorporated**

5100 George Washington Highway  
Portsmouth, VA 23702

Treasurer- Bernard Matthews

*Service Facilities -*

Elmhurst Square S. C. Outparcel  
5600 Block of Portsmouth Boulevard  
Portsmouth, VA 23701  
5885 Harbor View Boulevard  
Suffolk, VA 23435

**P.W.C. Employees Credit Union**

12715 Ridgefield Village Drive  
Woodbridge, VA 22193

Treasurer- Robin R. Perkins

*Service Facility -*

8959 Center Street  
Manassas, VA 22110

**PFD Firefighters Credit Union,  
Incorporated**

3209 Cedar Lane  
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,  
Incorporated**

Federal Correctional Institution  
P O Box 1298  
Hopewell, VA 23860

Treasurer- Samuel P. Clement III

**Prime Care Credit Union, Incorporated**

600 Gresham Drive  
Norfolk, VA 23507-1904

Treasurer- Terry J. Lambert

*Service Facilities -*

830 Kempsville Road,  
Sentara Leigh Hospital  
Norfolk, VA 23502  
2800 Godwin Boulevard  
Suffolk, VA 23434

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**Credit Unions -- List by Name**

**Richmond Virginia Fire Police Credit Union Inc.**

900 Hermitage Road  
Richmond, VA 23220  
Treasurer- Linn M. Brown  
*Service Facility -*  
200 W. Grace Street  
Richmond, VA 23220

**Riverside Health System Employees' Credit Union, Incorporated**

500 J. Clyde Morris Boulevard  
Newport News, VA 23601  
Treasurer- Barbara LaBonte

**University of Virginia Community Credit Union, Inc.**

3300 Berkmar Drive  
Charlottesville, VA 22901-1491  
Treasurer- Charles T. Gillet  
*Service Facilities -*  
409 East Main Street  
Louisa, VA 23093  
100 Darden Boulevard  
Charlottesville, VA 22901  
1018 West Main Street  
Charlottesville, VA 22908  
1155 Seminole Trail  
Charlottesville, VA 22906  
1400 Melbourne Road  
Charlottesville, VA 22901  
1936 Arlington Boulevard  
Charlottesville, VA 22903  
220 Wayles Lane  
Charlottesville, VA 22911  
2775 Hydraulic Road  
Charlottesville, VA 22901  
501 College Drive  
Charlottesville, VA  
900 E. Jefferson Street  
Charlottesville, VA 22902  
5714 Three Notch'd Road  
Crozet, VA 22932  
633 Meadowbrook Shopping Center  
Culpeper, VA 22701  
49 Sommerfield Drive  
Gordonsville, VA 22942  
757 Davis Highway  
Mineral, VA 23117  
3033 Rockfish Valley Highway  
Nellysford, VA 22958  
115 N. Madison Road  
Orange, VA

**University of Virginia Community Credit Union, Inc. (Continued)**

*Service Facilities -*  
6042 Thomas Jefferson Parkway  
Palmyra, VA 22963  
56 Stoneridge Drive South  
Ruckersville, VA 22968

**Virginia Credit Union, Inc.**

720 East Broad Street  
Richmond, VA 23225  
Treasurer- Herbert A. Parr  
*Service Facilities -*  
13025 Jefferson Davis Highway  
Chester, VA 23831  
14520 Hancock Village Street  
Chesterfield, VA 23832  
9961 Iron Bridge Road  
Chesterfield, VA 23832  
301 Temple Lake Drive  
Colonial Heights, VA 23834  
100 MidTown Avenue  
Farmville, VA 23901  
2150 Gordon W. Shelton Boulevard  
Fredericksburg, VA 22401  
4531 Spotsylvania Parkway  
Fredericksburg, VA 22408  
3236 Odd Fellows Road  
Lynchburg, VA 24501  
6103 Brashier Boulevard  
Mechanicsville, VA 23111  
11030 Hull Street Road  
Midlothian, VA 23112  
13505 Tredegar Lake Parkway  
Midlothian, VA 23112  
Southside Virginia Training Center  
Building 59, 26317 W. Washington St.  
Petersburg, VA 23803  
101 N. 14th Street (Tower)  
Richmond, VA 23219  
10165 Brook Road  
Richmond, VA 23227  
1200 Koger Center Boulevard  
Richmond, VA 23235  
1302 B Gaskins Road  
Richmond, VA 23233  
2300 W Broad Street (DMV)  
Richmond, VA 23220  
4001 Lauderdale Drive  
Richmond, VA 23233  
5285 South Laburnum Avenue  
Richmond, VA 23231  
5427 Glenside Drive  
Richmond, VA 23228

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**Credit Unions -- List by Name**

**Virginia Credit Union, Inc. (Continued)**

*Service Facilities -*

6900 Atmore Drive

Richmond, VA 23225

7500 Boulders View Drive

Richmond, VA 23225

900 East Main Street

Pocahontas Building

Richmond, VA 23219

935 West Grace Street

Richmond, VA 23220

9498 West Broad Street

Richmond, VA

General Assembly Building

201 North 9th Street

Richmond, VA 23219

J. Sargeant Reynolds Comm. College

1651 E. Parham Road

Richmond, VA 23228

VCU-HS Main Hospital

1250 East Marshall Street

Richmond, VA 23298

17 First Street

Staunton, VA 24401

Eastern State Hospital Building 2,

4601 Ironbound Road

Williamsburg, VA 23188

**Virginia Educators' Credit Union**

12626 Nettles Drive

Newport News, VA 23606

Treasurer- Eugene Johnson

*Service Facilities -*

12368 Warwick Boulevard, Suite A106

Newport News, VA 23606

812 Main Street

Newport News, VA 23605

**Virginia United Methodist Credit Union, Inc. d/b/a The  
United Methodist Credit Union**

10330 Staples Mill Road

Glen Allen, VA 23060

Treasurer- G. Thomas Brown